

2010-2015 CONSOLIDATED PLAN

*City of Concord &
The Cabarrus/Iredell/Rowan
HOME Consortium*

May 29, 2009



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EXECUTIVE SUMMARY

Background and Purpose of the Strategic Plan

This document sets out a framework for using federal funds from the HOME Investment Partnership (HOME) Program in Cabarrus, Iredell, and Rowan counties and Community Development Block Grant (CDBG) funds in the City of Concord. Federal regulations limit the use of funds from both programs to specific activities. This Plan will explore the need for action in three categories: Affordable Housing, Homeless and Non-Housing Community Development. This document sets out priorities for the use of funds, suggests funding and other strategies that can be pursued to bring about desired results, and establishes specific performance targets to be achieved in all three eligible funding areas.

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium must submit a consolidated plan every five years to illustrate to the U.S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the City of Concord and surrounding Consortium areas, but also a coordinated plan to meet those needs. The Consolidated Plan establishes a unified, coordinated vision for community development actions for the upcoming five years. Key elements of this consolidated plan are its emphasis on citizen participation and the collaborative nature of the process. The City of Concord uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. In response to the needs identified through the citizen participation process, the strategic plan outlines the overall goals for addressing area housing and community development needs in the coming five years. The plan will identify how the City and HOME Consortium intend to use their Federal resources to address priority needs. The specific resources to be discussed include the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME). Through the public participation and consultation process, the City and Consortium have identified community goals, objectives and outcomes as shown in the table on the following page. This Consolidated Plan covers the period of July 1, 2009 through June 30, 2015.

CITY OF CONCORD
SUMMARY OF OBJECTIVES AND OUTCOMES

OBJECTIVE 1 - PROVIDE DECENT AND AFFORDABLE HOUSING FOR LOW AND MODERATE INCOME PERSONS		
PRIORITY	ACTIVITY	OUTCOMES
1.1	Provide down payment assistance to low and moderate income (LMI) first-time homebuyers	Increased affordability for LMI families
1.2	Correct health and safety issues in LMI owner housing through rehabilitation	Improved safety, quality/durability of housing for LMI home owners
1.3	(a) Construction of affordable single-family owner housing	Increased supply of decent, affordable housing for LMI persons
	(b) Construction of affordable rental housing	
1.4	Increase size/quantity of facilities and services for the homeless and special needs persons	Improved housing and services for homeless and special needs persons
1.5	Promote fair housing	Citizens become aware of their rights to Fair Housing
OBJECTIVE 2 - EXPAND ECONOMIC OPPORTUNITIES		
2.1	Attract new business/industry to the area	Increased job opportunities for LMI
2.2	Provide job training and placement for employment for LMI persons	Increased employment opportunities for LMI persons
OBJECTIVE 3 - PROVIDE A SUITABLE LIVING ENVIRONMENT		
3.1	Code Enforcement	<ul style="list-style-type: none"> • Eliminate blighting influences • Improve safety and livability of neighborhoods
3.2	Support Public Service Agencies	Essential services made available/accessible to those with special needs
3.3	Provide infrastructure and neighborhood improvements that support affordable housing and economic development	Enhance suitable living environment through improved/new accessibility

Cabarrus/Iredell/Rowan HOME Consortium (*excluding Concord*)
SUMMARY OF OBJECTIVES AND OUTCOMES

OBJECTIVE : DECENT AND AFFORDABLE HOUSING FOR LOW AND MODERATE INCOME HOUSEHOLDS		
PRIORITY #	ACTIVITY	OUTCOME
CABARRUS COUNTY		
1	Correct health and safety issues in LMI owner housing through rehabilitation	Improved safety, quality & durability of housing for LMI homeowners
2	Provide decent, replacement housing to LMI homeowners whose houses are beyond repair	
TOWN OF DAVIDSON		
1	Construction of affordable, single-family owner housing and affordable rental housing	Increased supply of decent, affordable housing for LMI persons
CITY OF KANNAPOLIS		
1	Construction of affordable, single-family owner housing	Increased supply of decent, affordable housing for LMI persons
2	Provide down payment assistance to LMI first-time homebuyers	Increased affordability for LMI families
Town of Mooresville		
1	Correct health and safety issues in LMI owner housing through rehabilitation	Improved safety, quality/durability of housing for LMI home owners
2	Provide down payment assistance to LMI first-time homebuyers	Increased affordability for LMI families
3	Construction of affordable, single-family owner housing	Increased supply of decent, affordable housing for LMI persons

PRIORITY #	ACTIVITY	OUTCOME
Rowan County		
1	Construction of affordable, single-family owner housing	Increased supply of decent, affordable housing for LMI persons
2	Correct health and safety issues in LMI owner housing through rehabilitation	Improved safety, quality /durability of housing for LMI homeowners
3	Provide down payment assistance to LMI first-time homebuyers	Increased affordability for LMI families
CITY OF SALISBURY		
1	Construction of affordable, single-family owner housing	Increased supply of decent, affordable housing for LMI persons
2	Provide down payment assistance to LMI first-time homebuyers	Increased affordability for LMI families
CITY OF STATESVILLE		
1	Construction of affordable, single-family owner housing & affordable rental housing	Increased supply of decent, affordable housing for LMI persons

In addition to the Five-Year Strategic Plan, the City must prepare an annual Consolidated Action Plan that describes in detail how funds received by the City and HOME Consortium are to be used over the next 12 months. The Action Plan for 2009-2010 is being submitted simultaneously with this Strategic Plan.

In fiscal year 2009-2010, these programs will bring just under \$1,766,310 of federal funds into our area to provide affordable housing, economic opportunities and other benefits for low-income people in Concord and surrounding counties.

This plan will be used as an application for funding for the following federal programs:

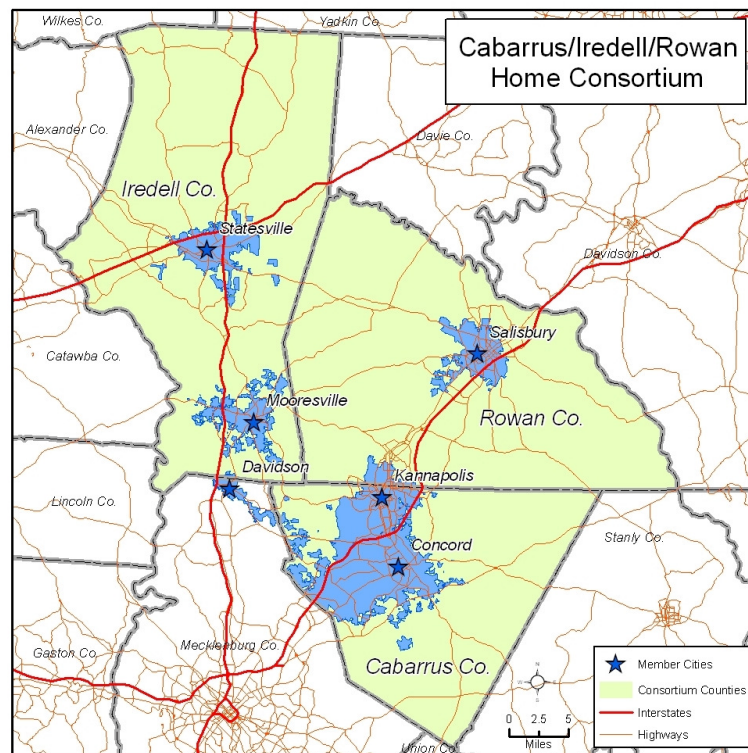
- Community Development Block Grant Program (CDBG)** - The CDBG program serves the City of Concord only. CDBG funds can be used for wide range of activities that provide "decent housing, a suitable living environment and expansion of economic opportunities". Every CDBG-funded activity must either benefit low-income persons or eliminate slum and blight.
- HOME Investment Partnership (HOME)** - HOME funds must be used solely for the production or preservation of affordable housing for low and moderate income persons and may be used anywhere within the jurisdiction of the Cabarrus/Iredell/Rowan HOME Consortium (Cabarrus, Iredell and Rowan counties). The goal of the HOME Consortium is to provide decent, affordable housing to low and moderate income residents. Under the direction of the Cabarrus/Iredell/Rowan Home Consortium, the City of Concord acts as the lead managing entity.

This Plan meets the regulatory requirements of the U.S. Department of Housing and Urban Development (HUD), which manages both the CDBG and HOME programs.

JURISDICTIONAL AREA OF THE CONSOLIDATED PLAN

The jurisdictional area of the Consolidated Plan includes three county governments and six incorporated municipalities as shown on the map below: Cabarrus, Iredell and Rowan counties and the cities/towns of Concord, Davidson, Kannapolis, Mooresville, Salisbury and Statesville. The counties, cities and towns have various geographic and demographic characteristics. Concord, as the Lead Entity for the Cabarrus/ Iredell/ Rowan HOME Consortium, is responsible for submission of the annual funding application for all HOME-funded activities undertaken by the three member jurisdictions. In addition, the City is responsible for preparation of the Five-Year Strategic Plan for the Consortium. The three-county Consortium has a total land area of 1,485.20 square miles. The City of Concord is the principal urban center (2008 population estimate – 71,071), followed by the City of Kannapolis with an estimated 42,802.

CDBG funds are allocated to the City of Concord (only) on an annual basis under HUD's Entitlement Program. All CDBG-funded activities must take place inside the Concord city limits.



OVERVIEW OF THE HOME CONSORTIUM

The Cabarrus/Iredell/ Rowan HOME Consortium was established in 1996 and is funded through the U.S. Department of Housing and Urban Development (HUD). The City of Concord, as lead entity, is authorized to request, submit and receive HOME Investment Partnerships Program funding from the U.S. Department of Housing and Urban Development on behalf of the Consortium. The Consortium was formed for the purposes of cooperatively providing safe, decent and affordable housing to low and moderate income citizens living in six incorporated municipalities and three counties: Cabarrus, Iredell and Rowan counties and the cities/towns of Concord, Davidson, Kannapolis, Mooresville, Salisbury and Statesville. There are also four Community Housing Development Organizations (CHDOs) that receive 15% of the annual HOME allocation. The CHDOs are located in Davidson, Salisbury, Mooresville, and Kannapolis. CHDOs engage in HOME eligible activities intended to respond to specific community needs. Eligible activities include acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and down payment assistance to purchasers of HOME-assisted housing sponsored or developed by a CHDO with HOME funds.

In recent years, most member governments have experienced strong growth: growth that is expected to continue throughout the impending five years. With this growth, there will be an increase in the demand for quality, affordable housing opportunities to the citizens of these jurisdictions.

COMMUNITY PROFILES

CITY OF CONCORD (Lead Entity)

The City of Concord is located in the piedmont of North Carolina, in the western half of Cabarrus County, approximately 20 miles from downtown Charlotte. Concord serves as the county seat. Settlement of present day Cabarrus County began in the mid-eighteenth century. The area was originally populated primarily by Dutch, Scotch-Irish and Germans. In 1796 the Town of Concord was established near the center of Cabarrus County with a total land area of one square mile, but it was not incorporated until 1827. In 1839, Concord Manufacturing Company began construction of a textile mill at the highest point on the newly extended North Union Street, (the Odell-Locke-Randolph Cotton Mill). Completion of the North Carolina Railroad on the western edge of town also spurred growth and opened an additional route of transportation. By the turn of the century, the textile industry had transformed rural Concord into a leading industrial town. In the later part of the 20th Century the economic base of the Concord area began to shift from textile manufacturing to a more diverse mix of industrial, commercial, governmental and health-related enterprises. In addition, access to major transportation routes enabled people seeking a quieter life outside of Charlotte to make Concord their home. As a result, residential development began to spread into the formerly rural areas of the City.

Although rural Cabarrus County has experienced considerable change during the last several decades, it has retained an extensive collection of nineteenth and early twentieth century farmhouses, outbuildings, churches, and commercial buildings.

PRESENT DAY CONCORD

Concord is home to Lowe's Motor Speedway, Concord Mills Shopping Mall, Sysco Foods, Oiles America Corporation, S&D Coffee, and several top NASCAR race teams. The City is quickly evolving from its origins as a small one-acre town site to a regionally important City of considerable size and population. The close proximity to key southeastern transportation corridors, including I-85 and I-77 and other regional corridors, such as the I-485 Outer Belt, place Concord in a strategic position within the region and make it a northeastern gateway into the Charlotte metropolitan region and a refuge from a fast-paced large City.

Concord is one of the fastest growing cities in the region with a population of 71,071 (2008 State estimate). It serves as the County seat and has a City Council/Manager form of government. As the largest city in Cabarrus County, in both land area (57.2 square miles) and population, Concord's population represents nearly half of the County's total population. As part of the larger metropolitan region anchored by the City of Charlotte (the 7th fastest growing area in the nation), Concord is within close proximity to Uptown Charlotte and other regional employment, shopping and entertainment centers and is now becoming an important player in the Charlotte metropolitan region. The unprecedented growth in population and housing within the City and surrounding region, as well as the growth of the commercial and industrial sectors, provides Concord residents with ready access to an abundance of cultural, educational, recreational, commercial, and entertainment opportunities. Concord of today is a blend of progress and heritage, an ideal mixture of business, industrial, and residential life providing the comforts of a metropolitan area while maintaining the charm of a small town. Concord is attractive to many people because of its geographic locale and its commitment to community-wide excellence.

A 54% growth in population over the past decade has also brought inevitable challenges associated with rapid growth, such as increased traffic congestion, school overcrowding, increased demand on utilities, the need for additional parks, etc.

Cabarrus County

Cabarrus County is a rapidly growing community northeast of Charlotte. In 2007 the estimated population in its 364.3 square miles was 163,262. This represents a vast increase in population over the past thirty years, due largely to the increase in urban sprawl of Charlotte. The county is divided into 12 townships, which include the cities of Kannapolis and Concord, among others. The median household income in the county in 2007 was \$58,493 with a 69.8 % homeownership rate.

Cabarrus County is governed by a five-member board of commissioners that are elected at large in county-wide elections to serve four-year staggered terms. Elections are held in the month of November in even-numbered years. New board members take office on the first Monday in December following the November election. At this meeting, the new members take the oath of office and elect a chair and vice chair for the coming year. During the odd-numbered years, the board elects its chair and vice chair at its regular December meeting.

Town of Davidson

The Town of Davidson is located 30 miles north of Charlotte. It is in the northern-most portion of Mecklenburg County and sits on the borders of both Iredell and Cabarrus Counties. Davidson is a small southern college town (5.7 square miles) and is home to Davidson College. As a winner of the 2004 Smart Growth Award for overall excellence in town planning, the Town is passionate about diversity in its development. Davidson requires that 12.5 % of all new development be affordable in order to encourage

all types of homes and citizens. According to the U.S. Census, the population estimate for 2008 was 10,292.

Davidson is governed by a mayor and town board, which consists of five elected officials. The mission of Davidson officials is to help citizens maintain the town's unique qualities and to provide superior services to all residents.

City of Kannapolis

The City of Kannapolis is located in the heart of North Carolina's growing Piedmont region. The city was populated as a result of the Cannon Mills/Pillowtex Corporation, which was located in this rural setting. In 1990, the 31.7 square mile City had a total population was 29,696, but by 1999 the population had grown to over 38,000. By 2007 the estimated population was 41,487. With the closing of Pillowtex Corporation in 2003, over 7,500 people were left unemployed, 4,300 of which lived in Kannapolis. Under HUD's LMI Area rules, the entire city qualified as an LMI area.

In 1998, City leaders launched an 18-month visioning process, **Weaving A Shared Future**. In this process, a community vision emerged: to become the most dynamic and desirable community in the Piedmont that is attractive to families, loved for its neighborhoods, appreciated for its uniqueness and respected for its contribution to the economic vitality of the region. To achieve this vision, citizens identified economic development as the top priority for the City. Other priorities include parks and recreation, transportation and street improvements, and preserving history and heritage. Additionally, the North Carolina Research campus is currently under development. By the year 2012, approximately 4,000 jobs will be created.

The City of Kannapolis is a council-manager form of government. The mayor and council members serve four-year elected terms. The city council hires the city manager, who is the main administrator responsible for daily city operations, oversight of all departments, and strategic planning.

Town of Mooresville

The Town of Mooresville is 21.1 square miles and is located 30 miles north of Charlotte in the heart of race country. Once a textile center for the area, it is now referred to as Race City, USA because it is home to many NASCAR-related businesses and race teams. New investment during the last five years has resulted in over 8,000 new jobs and over \$2.1 billion in the Mooresville-South Iredell area. Mooresville/South Iredell was voted a #1 Micropolitan location in the United States for 2004-2006 by *Site Selection Magazine* and was ranked in the top 100 cities to live by *Money Magazine* in 2007. The 2006 population estimate for Mooresville was 26,670.

Mooresville is governed by a mayor and board of commissioners, which consists of seven elected officials. The mayor presides at all board meetings and is recognized as the official head of the town for all ceremonial purposes.

Rowan County

Rowan County's 523.7 square miles is centrally located in the Piedmont of North Carolina. There are 10 municipalities located in the county. The County has a proud Southern heritage whose citizens enjoy a good quality of life. In close proximity to the state's urban centers, the citizens of the County enjoy access to top notch hospitals and schools in an area that maintains an old-fashioned, small town feel.

Services and manufacturing are the predominant employment types within the County. The 2000 US Census lists Rowan County's total population at 130,340, a 17.8% increase from 1990. Unemployment is high within the County and approximately 40% of all families have incomes at or below 80% of the County's median income. Approximately 23% of all households have incomes at or below 50% of the County's median income.

Rowan County is governed by a board of commissioners that continually strives to improve services offered to local residents. The board of commissioners consists of five members who are elected at-large in countywide elections to serve four-year staggered terms. The board's main purpose is to maintain fiscal responsibility while providing the services mandated by the General Statutes and additional services passed on to the County by state and federal governments.

City of Salisbury

The City of Salisbury, considered the industrial heart of North Carolina, is 21.5 square miles and is located in the center of the Piedmont area on the I-85 corridor. The City's population estimate in 2007 was 28,736, just under an eight percent increase from 2000. The City has experienced a drastic decline in the textile sector and other manufacturing-related jobs since 2000. Only 27% of the total population over 25 years of age has completed high school or the equivalent. The number of substandard housing units overall has increased by 57% since 1990.

Salisbury is governed by a three-member city council which is chaired by the mayor. The city council appoints a city manager to run the day-to-day operations of the city.

City of Statesville

The City of Statesville is located in the heart of Iredell County and is 23.6 square miles. Among the city's population of just under 30,000, the poverty level for families with mothers as head of household having children under 18 is 42.5%, compared to 34.3% nationwide. The estimated household income in 2007 for Statesville was \$38,459 compared to the state average of \$44,670. South Statesville has been in steady decline for over 15 years and there are a number of abandoned shopping centers, small business closures and increasing criminal activity. The residential housing is also steadily declining. There are 4,217 renter occupied units, 45.2% of the total occupied residences in Statesville. Additionally, there are 703 vacant units throughout the city.

The City of Statesville has a manager-council form of government. The Mayor and eight council members, set the policies and programs that are carried out by the City Manager and City staff. City Council is made up of two council members elected at-large and six members representing the City's six different wards. The Mayor and Council are elected for four-year terms.

CITIZEN PARTICIPATION AND THE PLANNING PROCESS

Purpose and Philosophy of Citizen Participation

The Consolidated Planning process is a collaborative process whereby the City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium establish a unified vision for community development action. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context. The intent is to reduce the duplication of efforts on a local and regional level, thereby increasing implementation time.

It is essential for citizens to actively participate for the effective planning of fund disbursement with Community Development Block Grant and HOME Investment Partnership Programs. Through the participation of citizens, the program becomes responsive to the needs and views of the greatest number of people. There are a variety of views that citizens can bring to local government planning covering a wide range of topics, such as the environment of communities, human services, and physical improvement needs. By encouraging citizens to voice their concerns, preferences and needs, community development planners learn about communities on a personal level and allow citizens to see that the system can work for them. Citizen participation is an important element of the success of CDBG and HOME programs. In addition, it increases the accountability of the jurisdiction and ensures funds are being spent in ways authorized by the citizens.

The fundamental policy-setting and decision-making role in community development, as in any other activity, lies with the elected officials. Through the participation process, citizens advise and inform the staff, which in turn, analyzes problems, issues and needs and recommends a program of activities and projects. In essence, the staff advises the elected officials on the program that best addresses the community's needs as perceived by citizens and derived from an examination of data and trends. Ultimately, the participation process is a political process involving citizens with their elected officials.

There are four major objectives of the Citizen Participation Plan. They are as follows:

- A. To provide for continuous involvement of citizens in all aspects of the Community Development program, including identification of community development needs, review of proposed activities and assessment of program performance.
- B. To enable the community to respond to the needs of its citizens through Community Development programs, policies and plans.
- C. To encourage all citizens, but particularly low and moderate income persons, residents of targeted neighborhoods, public housing residents and members of minority groups, to submit their comments, questions and proposals regarding the City's Community Development Program.
- D. To help residents become better informed about and more involved in the Community Development Program and government as a whole.

The Citizen Participation plan addresses the needs and objectives through two specific levels of participation. It includes community-wide participation and neighborhood participation where development activity is proposed or underway.

The community-wide process centers on official public hearings that obtain comments and address questions before the Consolidated Plan/Action Plan is adopted. In addition, it provides citywide forums for citizens and City officials to discuss community development and housing issues at various stages of the program.

The neighborhood process involves citizens through organized neighborhood associations. The City actively promotes the creation of these organizations as they provide citizens with a stronger, collective voice and provide a democratic, on-going body to participate in advising elected officials and staff on program development. In neighborhoods where there are no city-sponsored associations, periodic meetings are held to gather information and updates on special projects that may be ongoing.

Members of the Cabarrus/Iredell/Rowan HOME Consortium have encouraged this same type of input and participation in their respective jurisdictions. As a policy, the Consortium membership considers the views of citizens, public agencies, and other interested parties in preparing and providing input for the Consolidated Plan. The City of Concord and the Consortium members encourage participation of their residents in all stages of the process. Minorities, non-English speaking persons, the elderly, and persons with physical and mental impairments are strongly encouraged to participate. The Consortium membership is required to coordinate housing functions with various agencies throughout their jurisdictions to ensure there is a mutually agreeable objective.

Public Hearings have been held by all members. Members have made an effort to collaborate with many organizations and agencies throughout their jurisdictions on the needs addressed in this document.

City of Concord Citizen Participation Process for 2010-2015 Consolidated Plan

Public Meetings and Hearings

Participation of the general public and public organizations is extremely important to HUD and to the development of a consolidated plan. To maximize citizen participation, employees of Concord's Community Development Division (CDD) formed a focus group to gather and compile information from the general public and public organizations. The City sponsored a public meeting on March 26, 2009 to discuss the planning process and to solicit input. The public hearing was advertised in local newspaper at least 15 days in advance. City staff also formed a focus group to gain input by meeting with and having neighborhood organizations and public organizations complete a Primary Needs Assessment Survey. Over 100 surveys were collected.

Agency Consultations

In addition to seeking citizen input, Concord's CDD consulted with other public and private agencies to identify and prioritize community needs, to develop strategies and action plans, to identify community resources, and to promote the coordination of resources. Representatives from public and private agencies affiliated with assisted housing, health services, and social services were invited to individual and group meetings to obtain information from and provide input to the development of this consolidated plan.

The following agencies were consulted as part of this process:

Cooperative Christian Ministries

Prosperity Unlimited

Cabarrus Health Alliance

Cabarrus County DSS

Habitat for Humanity	Coltrane L.I.F.E. Center
Piedmont Regional Continuum of Care	Salvation Army
Carolinas Medical Center North-East	Concord Public Housing Department
Cabarrus Meals on Wheels	United Way
Serenity House	Cabarrus County Dept. of Aging
Piedmont Behavioral Healthcare	First Visionary Baptist Church
Cooperative Christian Ministries	Prosperity Community Connection

In addition to the agency consultations, the following adjacent units of local government were notified and/or consulted during the preparation of this consolidated plan:

- City of Kannapolis
- Cabarrus County

In addition, the development of the 2010-2015 Consolidated Plan is built on a number of other studies, plans, and reports that were prepared in recent years, including:

- North Carolina Point-in-Time Count
- 2008 Cabarrus County Community Needs Assessment
- US 2000 Census Data
- Cabarrus County GIS
- Asheville HOME Consortium Consolidated Plan
- Greensboro Consolidated Plan

These and other sources of information used in the development of the consolidated plan are referred to throughout this document.

In addition, public hearings are held throughout the year to offer a formal opportunity to provide input. It is the intent that these hearings are held at convenient times and for people that could benefit from the programs, accessible for persons with disabilities, and adequately publicized. The meetings are typically advertised in the local and regional newspapers 15 days before the meeting and in the non-legal section. In addition, letters are sent to various facilities where individuals gather to ensure for further notification.

Comments will be addressed in the following manner. Verbal responses will be given at all public hearings whenever possible. Written responses will be given to all written comments before the last public hearing on the application if possible. The Community Development staff will make every reasonable effort to provide a written response to all written comments within fifteen (15) working days of receipt of the comment. Since the application is a collective response to all input/comments, it will be available for public inspection before the final public hearing and approval. In all circumstances comments will be published with a written explanation that states why the comment was not accepted.

Citizens and interested parties are given the opportunity to formally comment on the proposed Five-Year Consolidated Plan and Annual Action Plan for thirty (30) days prior to submission to HUD in May 2009. These comments will be attached and shall include a written explanation as to why these comments were not accepted. Prior to the submission of any substantial change in the proposed use of funds, citizens shall have a reasonable notice and or an opportunity to comment on the proposed amendment. Comments and

views of the public shall be considered. The Consolidated Plan and Annual Action Plan are due to HUD forty-five days before the start of the fiscal year on July 1, 2009.

Consolidated Plan Availability

Upon the completion of the Five-year Consolidated Plan and Annual Action Plan the City of Concord and Cabarrus/Iredell/Rowan HOME Consortium, the document will be placed on display at various locations to allow public access to the information. Free copies will be available upon request to provide a more careful examination of the document. The documents will be on display in Concord at the following locations:

Cannon Memorial Library
27 Union Street North
Concord, NC 28025

City Hall Annex
Planning and Community Development Department
66 Union Street South
Concord, NC 28025

In addition, it is the intent to make available to the public HUD's response to the submission of the plan with all whom attended hearings and planning meetings.

Consortium Citizen Participation Process

Cabarrus County

Cabarrus County held a public hearing on March 16th 2009; it was advertised in the *Independent Tribune* on March 5th and 8th. No one spoke at the public hearing. Needs information was collected year round from the Cabarrus County Department of Aging, the Department of Social Services, Home Health Care organizations, the cities of Concord and Kannapolis, and the towns of Mt Pleasant, Harrisburg, and Midland. Cabarrus County has a Neighborhood Outreach program that provides public information and has county employees as liaisons to all areas of the county. Suggestions and information is also filtered through them for community development purposes. Since all housing programs for Cabarrus County are administered by the Community Development Department, assistance requests and data are constantly being logged and analyzed to best suit the clients' needs.

Town of Davidson

Town of Davidson's public hearings are held at the Davidson Town Hall during its Board of Commissioners' meetings. The public hearings are advertised in the Mooresville Herald newspaper, the Town's email list, the local blog, Davidsonnews.net, and the announcement sign in front of Town Hall. The Davidson Housing Coalition's Executive Director provides information about the HOME program funding to the commissioners and answers questions of both commissioners and citizens.

In addition, as a CHDO, a minimum of one-third of the Davidson Housing Coalition's Board of Directors are representative of lower-income families or organizations that serve lower income persons. Throughout the history of the organization, citizen input has been crucial to all development of housing, counseling programs and the emergency repair program.

City of Kannapolis

The City of Kannapolis conducted a public hearing at their regularly scheduled council meeting on March 9, 2009 to receive input on the use of HOME funds from HUD. There were no public comments at the public

hearing. City staff also discussed the plan with the Citizens Advisory Commission for Community Development at its meeting on February 17, 2009.

Town of Mooresville

The Town of Mooresville held a public hearing on April 6, 2009 at 6:00 PM. The public hearing was advertised in the *Mooresville Tribune* on March 27, 2009. The Mayor extended the call to the public for comments, but none were received.

Rowan County

Rowan County held a public hearing on March 16, 2009 at their regularly scheduled commissioners meeting. No public comments were received and adoption of the plan was passed unanimously.

City of Salisbury

The City of Salisbury held a public hearing on March 17, 2009. No public comments were received. Staff also consulted with approximately 18 health and public service agencies and gathered data from seven additional sources to determine the needs of the community.

City of Statesville

As part of the citizen participation process for the consolidated plan, the City of Statesville pulled from data collected and assembled by a professor from Appalachian State University. Statesville's non-profit (ISCEC) contracted with the professor to complete a Master plan for the Highway 115/Shelton Ave. entrance to the City of Statesville. During this process, a series of three public meetings were conducted. Each of these meetings had specific goals and each meeting built upon the other until the final product was completed and presented to the City Council for adoption. These meetings were heavily advertised, and door-to-door invitations were made to encourage participation.

Residents, the Mayor and City Manager, and representatives from community groups such as *I-care*, *Fifth Street Ministries*, *Teen Health*, *United Way*, *Appropriate Placement Options*, the City Police, Iredell County Government, *Yoke Follow Ministries*, *Habitat for Humanity* and others participated in these forums to provide input into the community planning process.

EVALUATION OF PAST PERFORMANCE

This self-evaluation is based on activities accomplished this reporting period and the previous year, as outlined in the previous five-year Consolidated Strategic Plan. The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium and its partners made a positive impact solving neighborhood and community problems during this past year by creating numerous opportunities for low and moderate income persons to improve their quality of life.

During this program year, new affordable housing developments have continued; in-fill lots were purchased and vacant structures were demolished and replaced by new construction; down payment assistance was available to homebuyers to increase the purchasing power of low and moderate income families; rehabilitation funds were used for emergency needs and major rehabilitation to stabilize current housing stock and to prevent displacement of elderly homeowners who are the core of many identified communities; code enforcement activities were enforced to accomplish activities such as demolition and clearance of dilapidated structures that had the potential to cause harm to residents; sidewalks were installed in low and moderate income neighborhoods to increase residents mobility to local services; low and moderate income communities that are a part of the City of Concord Recognized Neighborhoods Program received funds in the form of matching grants to improve or strengthen their communities; the elderly received assistance through an adult day care system to prevent premature displacement; the homeless received opportunities to learn skills to improve their living conditions.

The City of Concord and the Cabarrus/Iredell/Rowan Consortium HOME and CDBG funds were used to provide decent housing by actively using the funds for housing rehabilitation, acquisition and new construction, emergency repairs, and down payment assistance. Cabarrus and Rowan Counties used funding for scattered site rehabilitation; the City of Concord used a portion of their funding to make emergency needs repairs and construct affordable single-family homes. The Cities of Kannapolis, Salisbury and Statesville, along with the Salisbury CDC, Prosperity Unlimited, and the Community Housing Development Cooperation of Mooresville/South Iredell used funding to increase the construction of new affordable housing developments in redevelopment areas. Many of the cities and CHDOs also used a portion of their allocation for down payment assistance to first-time homebuyers. The Town of Davidson and the Davidson Housing Coalition utilized their funds to construct affordable rental housing.

In an effort to provide a suitable living environment, CDBG funds were utilized by community organizations that provide homeownership counseling, adult day care, hospice care, literacy training, meals for the elderly, social services, transitional housing, night shelters to the homeless, and programs to assist Hispanic children with their transition into the school system.

CDBG SPENDING RATIO

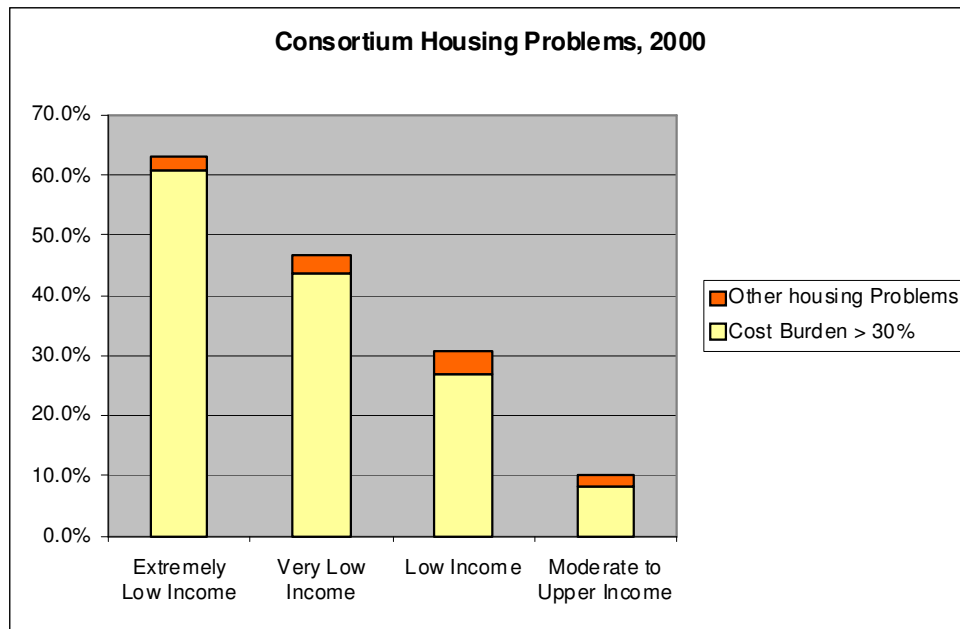
On May 2, 2009 there were \$566,543 remaining in CDBG funds, which met HUD's ceiling of 1.5 times the 2008 entitlement grant.

CHAPTER 1 – HOUSING & HOMELESS NEEDS ASSESSMENT

AFFORDABLE HOUSING

According to HUD, a household spending more than 30 % of its household income on housing, living with more than one person per room, or occupying a unit with physical defects is in need of housing assistance.

In the jurisdictional areas of the City and Consortium there are 33,618 households with housing problems, which accounts for 24.2% of all households. Of the three counties in the Consortium, Rowan County has the highest percentage of households with housing problems at 25.1%. Cabarrus and Iredell Counties were slightly lower with 23.4% and 24% respectively. The City of Salisbury, which is in Rowan County, had the highest percentage of households with problems in the jurisdictional area with 30.4%. The major contributing factor to housing problems in Salisbury was the percentage (27.1%) of families with a cost burden greater than 30% of their gross income.



The Chart above illustrates that the vast majority of housing problems across the Consortium are attributed to the cost burden factor (spending in excess of 30% of household income on housing). This chart also illustrates that the degree of housing problems increases as household income decreases. Extremely low income households are more than twice as likely to have housing problems than low income households, and more than six times as likely than moderate to upper income households.

Extremely Low Income Households (ELI)

Extremely low-income households are classified as earning less than 30 % of the median family income, adjusted by household size. In 2008, a four-person household that earned less than \$19,300 in Cabarrus County, \$17,950 in Iredell County, and \$19,250 in Rowan County was classified as an ELI household.

Consortium-wide, 60.8% of all ELI households had housing problems with 58.6% spending more than 30% of their income for housing and 41.6% spending over 50% of their household income. Renters had slightly

higher percentages than owners in this group, with 68.3% of renters versus 58.3% of owners having housing problems.

Very Low Income Households (VLI)

Very low-income households earn between 31% and 50% of the median family income. This means that a four-person household earns between \$19,301 - \$32,200 in Cabarrus County, \$17,951 - \$29,900 in Iredell County, and \$19,251 - \$32,050 in Rowan County.

Close to half (43.8%) of all VLI households had housing problems and 40.8% spent more than 30% of their household income on housing expenses: 17% spent more than 50%. Renters had a significantly higher percentage (59.5%) of housing problems in the VLI category compared to 39.1% of owners. There was a higher percentage (54%) of renters that had a cost burden of over 30% of household income than owners who had 37.6%; however, a smaller percentage of renters (only 12.2%) had a cost burden of over 50% of household income compared to owners who had 19.9%.

Low Income Households

To be classified as a low-income household, incomes fall between 51% and 80% of the median family income. In 2008 this was between \$32,201-\$51,500 in Cabarrus County, \$29,901-\$47,850 in Iredell County and \$32,051-\$51,300 in Rowan County.

In 2000 almost one-third (30.8%) had housing problems. Four percent had housing problems not related to cost burden, which is a higher percentage than found in any of the other income groups. Renters in this category actually had a lower percentage (25.1%) of housing problems compared to owners who had 33.5%. Renters also had a lower percentage in the cost burden categories with only 17.6% of renters having a cost burden greater than 30% of household income versus 31.1% of owners. Severely cost burdened households (greater than 50% of household income spent on housing) was also less in renters with only 1%, while 8.5% of owners fell into this category. This possibly indicates that the rental market at this income level becomes more affordable while adequate housing in the for-sale market is still out of reach for many households.

Minority Housing Needs

Minorities in the Consortium have significantly worse housing problems than white households. They are disproportionately represented in the lower income categories compared to their percentage of the overall population. They also face housing burdens, primarily associated with cost burdens in disproportionate numbers.

Homeownership rates for minorities are substantially lower than for non-minorities across the Consortium. In the ten years between the 1990 and 2000 Census, rates did not noticeably change. Of whites, 72.2% were homeowners in the Consortium in 2000, compared to 51.4% for African Americans, the largest minority group.

RENTER HOUSING MARKET

Rental property stock in the geographic area covered by the Consortium largely consists of small apartment complexes and single-family rental homes. The housing construction boom in recent years primarily consisted of single-family homes for owner occupancy. In fact, in Concord there were no apartment complexes built between 2001 and 2008. Since 2008, several large apartment developments have broken ground due to a greater demand for rental housing. This is likely due to the sub-prime mortgage crisis and a change in lending practices.

Fair Market Rents

HUD sets fair market rents for each county based on the market rents in the respective areas. All three counties in the Consortium have fair market rents that are higher than the North Carolina State average. The location of the Consortium, with its overlap of the Charlotte metro area, means that the cost of living, especially housing costs, are higher than in more rural parts of the state.

2009 Fair Market Rent				
Unit Type	Cabarrus County	Iredell County	Rowan County	North Carolina
Efficiency	\$629	\$580	\$547	\$491
One Bedroom	\$682	\$585	\$593	\$554
Two Bedrooms	\$757	\$700	\$658	\$647
Three Bedrooms	\$954	\$928	\$939	\$842
Four Bedrooms	\$1,110	\$1,210	\$1,003	\$948

Renter Affordability

The generally accepted definition of housing affordability is for a household to pay no more than 30% of its monthly income on housing. Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Housing costs for a renter include rent and all utilities.

The table below shows the affordable gross rents based on the 2008 HUD defined income limits for each county in the Consortium. The dollar amounts represent 30% of the household income for one-to-five person families, separated into income categories. A comparison of the fair market rental rates with the rents low-income Consortium residents can afford demonstrates the pressures for low-income families. A lack of affordable housing is a significant hardship for low-income households that prevent them from meeting other basic needs, such as nutrition and healthcare, or saving for the future.

Maximum Affordable Gross Rent – 2008					
	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Cabarrus County					
Extremely Low Income (0-30%)	\$338	\$386	\$434	\$483	\$521
Very Low Income (31-50%)	\$564	\$644	\$725	\$805	\$870
Low Income (51-80%)	\$901	\$1,030	\$1,159	\$1,288	\$1,390
Iredell County					
Extremely Low Income (0-30%)	\$314	\$359	\$404	\$449	\$485
Very Low Income (31-50%)	\$524	\$598	\$673	\$748	\$808
Low Income (51-80%)	\$838	\$958	\$1,076	\$1,196	\$1,293
Rowan County					
Extremely Low Income (0-30%)	\$338	\$385	\$434	\$481	\$520
Very Low Income (31-50%)	\$561	\$641	\$721	\$801	\$865
Low Income (51-80%)	\$898	\$1,026	\$1,154	\$1,283	\$1,385

As one would expect, housing cost burdens are much higher in the extremely low and very low-income categories. For example, an extremely low-income family of four in Cabarrus County who seeks a three-bedroom unit would have a maximum affordable gross rent of \$483 a month. The fair market rent for a three-bedroom unit is \$954. This is a shortfall of \$471. In order to pay the rent for the three-bedroom unit, a household would need to spend 59% of their income on housing costs, and that is using the highest income limit for extremely low income (\$19,300 a year). By definition, households that spend more than 50% of their income on housing are experiencing a severe housing cost burden. The same example for a low-income family would result in a shortfall of \$149 a month: making up the difference would result in spending 36% of their income on rent. Note that the fair market rent figures do not include utility costs; therefore, when utility costs are factored in, the actual cost for housing is much higher.

The table below shows gross rent as a percentage of household income for the three Consortium counties.

Gross Rent as Percentage of Household Income			
	Cabarrus Co.	Iredell Co.	Rowan Co.
Less than 10 percent	7.6%	8.4%	9.7%
10 to 14 percent	14.0%	14.7%	15.0%
15 to 19 percent	19.0%	15.4%	14.1%
20 to 24 percent	13.2%	12.5%	11.7%
25 to 29 percent	10.2%	9.7%	8.1%
30 to 34 percent	7.1%	6.7%	6.5%
35 to 39 percent	4.3%	5.1%	4.7%
40 to 49 percent	6.5%	5.2%	5.6%
50 percent or more	10.8%	12.9%	12.8%
Not computed	7.3%	9.3%	11.9%

The next chart specifically illustrates the percentage of households with a gross rent higher than 30% of household income, which is considered a cost burden. The percentages were similar across all three counties with Iredell having the highest percentage of households with a cost burden at 29.9%. These figures are for all household income levels. The percentage of income spent on housing costs by low-income families is much higher.

Gross Rent as Percentage of Household Income			
	Cabarrus Co.	Iredell Co.	Rowan Co.
Less than 10 percent	7.6%	8.4%	9.7%
10 to 14 percent	14.0%	14.7%	15.0%
15 to 19 percent	19.0%	15.4%	14.1%
20 to 24 percent	13.2%	12.5%	11.7%
25 to 29 percent	10.2%	9.7%	8.1%
30 to 34 percent	7.1%	6.7%	6.5%
35 to 39 percent	4.3%	5.1%	4.7%
40 to 49 percent	6.5%	5.2%	5.6%
50 percent or more	10.8%	12.9%	12.8%
Not computed	7.3%	9.3%	11.9%

The National Low Income Housing Coalition (NLIHC) provides several additional ways to illustrate the housing affordability gap. The table below shows the wage a single earner must make in order to pay fair market rent in the three Consortium counties.

Minimum Wage Requirement to Pay Rent			
	Cabarrus County	Iredell County	Rowan County
Efficiency	\$11.83	\$10.87	\$10.25
One-Bedroom	\$12.83	\$10.94	\$11.12
Two-Bedroom	\$14.23	\$13.10	\$12.33
Three-Bedroom	\$17.92	\$17.35	\$17.60
Four-Bedroom	\$20.87	\$22.63	\$18.79

A worker must to earn \$14.23 an hour to afford a two-bedroom unit in Cabarrus County. The chart below contains the number of work hours a week that a minimum wage worker would need to afford fair market rent in each county. In all counties it would take at least two workers in a household to be able to afford a one or two bedroom unit, and probably three workers for anything larger. Considering there are only 168 hours in a week, the three bedroom and four bedroom units would be out of reach to any households with two workers earning minimum wage.

Work Hours/Week at Minimum Wage Needed			
	Cabarrus County	Iredell County	Rowan County
Efficiency	77	71	67
One-Bedroom	83	71	72
Two-Bedroom	93	85	80
Three-Bedroom	117	113	114
Four-Bedroom	136	147	122

Data obtained from the North Carolina Employment Security Commission shows occupations whose wages do not support the two-bedroom fair market rent.

Occupation	Average Wage
Cashiers	\$8.66
Home Health Aides	\$9.47
Nursing Aides	\$11.79
Pre-school Teachers	\$10.41
Security Guards	\$10.81
Pharmacy Technician	\$11.40
Cooks, Restaurants	\$9.71
Office Clerks	\$11.06
Truck Drivers, Delivery Services	\$11.81

FOR SALE HOUSING MARKET

Home Affordability

Affordability of for-sale housing is based on spending no more than 30% of a household's income on housing costs. A mortgage payment is typically made up of four components: principal and interest, real estate taxes, private mortgage insurance (if less than 20% of the loan amount is given as down payment) and hazard insurance. As an example of what would constitute affordable house values, the table below shows the maximum affordable sales prices for homes based on income levels. House values were calculated based on a 10% down payment, a 6.5% mortgage interest rate, and a 0.25% premium for private mortgage insurance.

Maximum Affordable Sales Prices - 2008				
	Household Size			
Cabarrus County	1 Person	2 Person	3 Person	4 Person
Extremely Low Income (0-30%)	\$48,729	\$55,864	\$62,651	\$69,787
Very Low Income (31-50%)	\$81,447	\$93,107	\$104,767	\$116,427
Low Income (51-80%)	\$130,350	\$148,971	\$167,593	\$186,214
Iredell County				
Extremely Low Income (0-30%)	\$45,422	\$51,862	\$58,475	\$64,914
Very Low Income (31-50%)	\$75,704	\$86,494	\$97,284	\$108,074
Low Income (51-80%)	\$121,126	\$138,529	\$155,585	\$172,988
Rowan County				
Extremely Low Income (0-30%)	\$48,729	\$55,690	\$62,651	\$69,613
Very Low Income (31-50%)	\$81,099	\$92,759	\$104,245	\$115,905
Low Income (51-80%)	\$129,828	\$148,449	\$166,897	\$185,518

These maximum affordable sales prices are generally below what the markets in these counties provide. The following table shows the values of owner-occupied housing units for the three Consortium counties. The extremely low income and low-income groups across all three counties all fall below the median owner-occupied unit values.

Value - Owner-occupied Housing Units			
	Cabarrus Co.	Iredell Co.	Rowan Co.
Less than \$50,000	4.50%	7.40%	9.90%
\$50,000 to \$99,999	19.10%	18.20%	28.50%
\$100,000 to \$149,999	28.70%	23.70%	27.50%
\$150,000 to \$199,999	20.10%	17.50%	17.40%
\$200,000 to \$299,999	16.40%	14.30%	9.90%
\$300,000 to \$499,999	8.10%	11.10%	4.90%
\$500,000 to \$999,999	2.70%	6.70%	1.90%
\$1,000,000 or more	0.40%	1.10%	0.00%
Median	\$145,800	\$151,700	\$118,500
Source: 2005-2007 American Community Survey 3-Year Estimates			

Foreclosures

The foreclosure and subprime lending crisis has had a crippling affect on the national and local economy. Unfortunately, the large amounts of sub-prime mortgages that were available attracted many first-time and lower-income homebuyers to purchase homes that were more expensive than they could realistically afford. This has led to high rates of foreclosures across all jurisdictions in the Consortium. As those homes go into foreclosure, maintenance is deferred and blight ensues. Properties are left in a state of disrepair, contributing to neighborhood instability and declining property values.

Foreclosures			
County	Estimated Foreclosures	Estimated Mortgages	Estimated Foreclosure Rate
Cabarrus County	1,580	47,900	3.3%
Iredell County	1,148	40,793	2.8%
Rowan County	1,038	24,464	4.2%

Source: HUD Neighborhood Stabilization Program Data – 2008

The data in the table above was provided by HUD as part of the Neighborhood Stabilization Program. The foreclosures are estimated for the 18-month period that ended in June 2008. Since this time, the economy and housing market has worsened nationwide, so these numbers have no doubt increased since the data was released.

Cabarrus County had the highest number of foreclosures in the Consortium but also had the highest number of mortgages. Rowan County was the highest in foreclosure percentage. Of the 100 counties in the State of North Carolina, Cabarrus County ranked 9th highest in the number of foreclosures, Iredell County ranked 12th and Rowan County ranked 20th.

Another indication of pending foreclosure problems are the number of high cost mortgages. High cost mortgages are defined by HUD as the total number of conventional loans made between 2004 and 2006 gathered from the Home Mortgage Disclosure Act where the rate spread is three percentage points above the Treasury security of comparable maturity. High cost mortgages, due to their higher interest rates, generally lead to higher rates of foreclosure. Additionally, people with more delicate financial positions are often the very ones given these types of loans.

The table below represents the number of conventional loans made between 2004 and 2008 according to the Home Mortgage Disclosure Act.

High Cost Mortgages (2004 - 2008)			
County	High Cost Mortgages	Total Mortgages Created	Percentage of Mortgages High Cost
Cabarrus County	4,689	19,607	23.9%
Iredell County	3,238	16,698	19.4%
Rowan County	2,825	10,014	28.2%

Source: HUD Neighborhood Stabilization Program Data – 2008

Compared to the foreclosure rates, the percentage of high cost mortgages is substantially higher. For the Consortium, 23.2% of the mortgages issued between 2004 and 2008 were high cost mortgages. This is an alarming number and is an indicator of the troubled state of the current for-sale market. It will be particularly troubling if a large number of these mortgages end in foreclosure.

Homeownership by Race - 1990 and 2000								
	Cabarrus County		Iredell County		Rowan County		Consortium	
	1990	2000	1990	2000	1990	2000	1990	2000
White	35,319	45,931	33,243	43,937	39,273	45,648	107,835	135,516
<i>% who are homeowners</i>	71.9%	72.8%	71.7%	72.6%	72.0%	71.2%	71.9%	72.2%
Black or African American	4,137	5,658	4,931	6,084	5,934	7,230	15,002	18,972
<i>% who are homeowners</i>	49.9%	50.2%	55.8%	54.6%	48.2%	49.5%	51.2%	51.4%
American Indian	133	179	89	172	162	178	384	529
<i>% who are homeowners</i>	66.2%	64.2%	49.4%	61.0%	48.8%	53.9%	54.9%	59.7%
Asian or Pacific Islander	111	259	84	297	114	197	309	753
<i>% who are homeowners</i>	58.6%	63.3%	36.9%	49.5%	42.1%	62.4%	46.6%	57.6%
Other race	38	704	52	416	16	506	106	1,626
<i>% who are homeowners</i>	10.5%	35.2%	0.0%	22.1%	0.0%	40.5%	3.8%	33.5%
Two or more races	N/A	309	N/A	237	N/A	404	N/A	950
<i>% who are homeowners</i>	N/A	50.8%	N/A	51.5%	N/A	46.3%	N/A	50.9%

The lack of increase in rates from 1990 to 2000 indicates that the relative position of minorities as homeowners has not improved during the 10 -year span. It is hopeful that 2010 Census will show a greater increase, although the huge rise in foreclosures (due to sub-prime lending practices) will likely have an adverse affect on any gains made.

Housing problems are also higher for minorities than for whites. The table below shows the housing problems by race and Hispanic ethnicity.

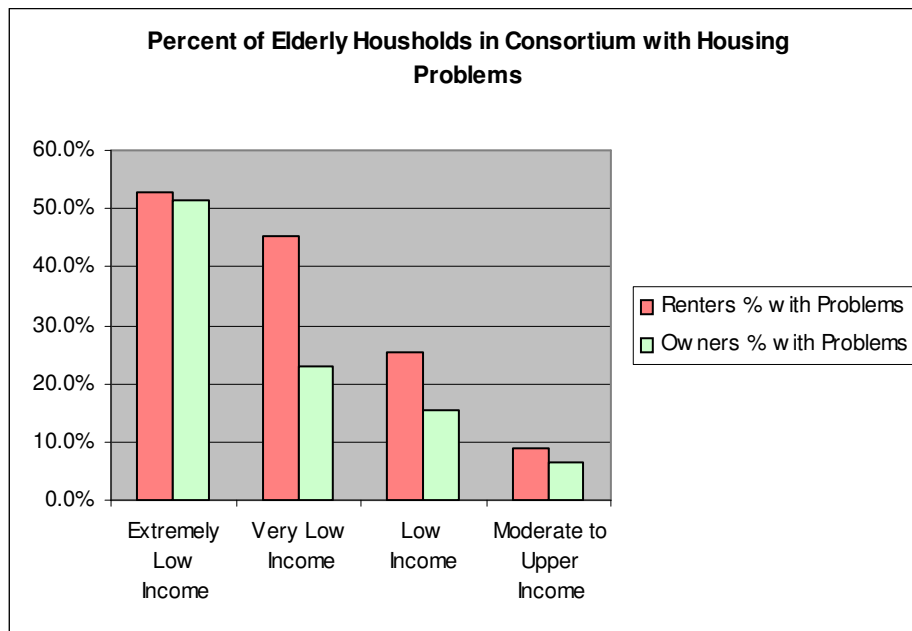
Housing Problems by Race Cabarrus Iredell Rowan Home Consortium, 2000										
Household Income	White	% with problems	Black or African American	% with problems	Asian or Pacific Islander	% with problems	Native American	% with problems	Hispanic	% with problems
Household Income <= 30% of MFI	10,764	58.8	3,780	69.8	24	100.0	64	93.8	675	81.9
Household Income >30 to <=50% MFI	11,689	42.9	2,907	59.0	22	36.4	48	8.3	587	65.1
Household Income >50 to <=80% MFI	22,401	29.2	4,023	31.8	182	82.4	111	9.0	871	53.3
Household Income >80% of MFI	71,450	9.4	6,603	13.0	484	22.7	245	15.5	1,120	34.8
Total Households	116,304	21.1	17,313	37.5	712	41.0	468	23.9	3,253	55.0

As discussed earlier, lower income homes have the highest percentages of housing problems, and most of these problems are related to cost burden. Minority groups, however, have higher rates of housing problems across these income classes. For example, in households earning less than 30% of Median Family Income, 58.8% of white households and 69.8% of African American households reported problems. Housing problems decreased as incomes rose but minorities continued to have more housing problems than their white counterparts.

SPECIAL NEEDS POPULATION

Elderly

The Elderly population is defined as those being 65 years of age or older. Elderly persons that are in the extremely low-income category had very high rates of housing problems. Fifty percent of owners and renters alike had a wide range of housing problems.



Source: CHAS Data Book, 2000

Elderly residents with fixed incomes are frequently unable to make repairs or modifications to their homes. In the past few years property values have soared in Cabarrus County. This has placed an additional tax burden on low income elderly and disabled persons and families. According to the 2000 Census, the number of large families living in poverty increased by almost 18%. While no Census numbers exist for housing needs for large families, one can extrapolate that with 18% of large families living in poverty, safe, affordable housing is needed for these families.

In 2000, there were 7,231 older adults (age 60+). This represents 19.6% of the total population in Kannapolis. In Kannapolis there are 317 nursing home beds and 220 adult-care home beds. Increasing or decreasing the number of these beds is beyond the scope or purpose of a Consolidated Plan, but it is important to note the number of long-term care beds is likely to remain the same, given that the older adult population is the fastest growing segment of the population. Many older adults will face housing problems as they age and remain in their homes. Home modifications and adaptations are often necessary to help older adults remain independent. The Cabarrus County Department of Aging funds a program for housing and home improvements that can address a limited amount of housing improvements for older adults in the Cabarrus County section of the City. Further, the newly constructed Villas at Forest Park, a 64-unit subsidized elderly apartment community in Kannapolis, which targets low and moderate income older adults, has begun leasing units. The Rowan County Housing Authority has eight designated elderly subsidized apartments available to older adults as well.

Frail Elderly

Frail elderly are defined as individuals 65 years of age or older with two or more personal care limitations. A personal care limitation is a physical or mental disability that substantially limits basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. Frail elderly often require some type of supportive living arrangement such as an assisted living center, nursing home or in-home health care.

There are various adult care homes (assisted living) and nursing homes in the Consortium. Cabarrus County has 11 adult care facilities that have a capacity of 861 people, and five nursing facilities with beds for 481 residents. Cabarrus County had 377 frail elderly persons at the time of the 2000 Census. The need for affordable supportive housing in Cabarrus County is apparent for persons living with physical, mental and developmental disabilities.

Iredell County is home to 12 adult care facilities that can provide housing for 790 residents, and five nursing facilities with 592 beds. Rowan County has 11 adult care facilities with a capacity of 682 people, and 10 nursing facilities containing 984 beds.

Although there is a supply of housing opportunities for the frail elderly in the Consortium, low income frail elderly will find it more difficult to afford assistance. Public housing authorities are currently facing issues in supporting elderly residents who need more care and assistance.

Persons with Disabilities

There is no single, universally accepted definition for the term "disabled". For the purpose of this plan we elected to use the Census definition and data for our disability assessment. The census gathers data on the number of people that report disability, so the data is from a self-reporting source. The American Community Survey conducted by the Census uses six questions to ascertain disability, and can be used to identify the total population with disabilities.

The Census disability-related questions are as follows:

1. Does this person have any of the following long-lasting conditions:
 - a. Blindness, deafness, or a severe vision or hearing impairment?
 - b. A condition that substantially limits one of more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying?
2. Because of a physical, mental, or emotional condition lasting six months or more, does this person have any difficulty in doing any of the following activities:
 - a. Learning, remembering, or concentrating?
 - b. Dressing, bathing, or getting around the home?
 - c. Going outside the home alone to shop or visit a doctor's office?
 - d. Working at a job or business?

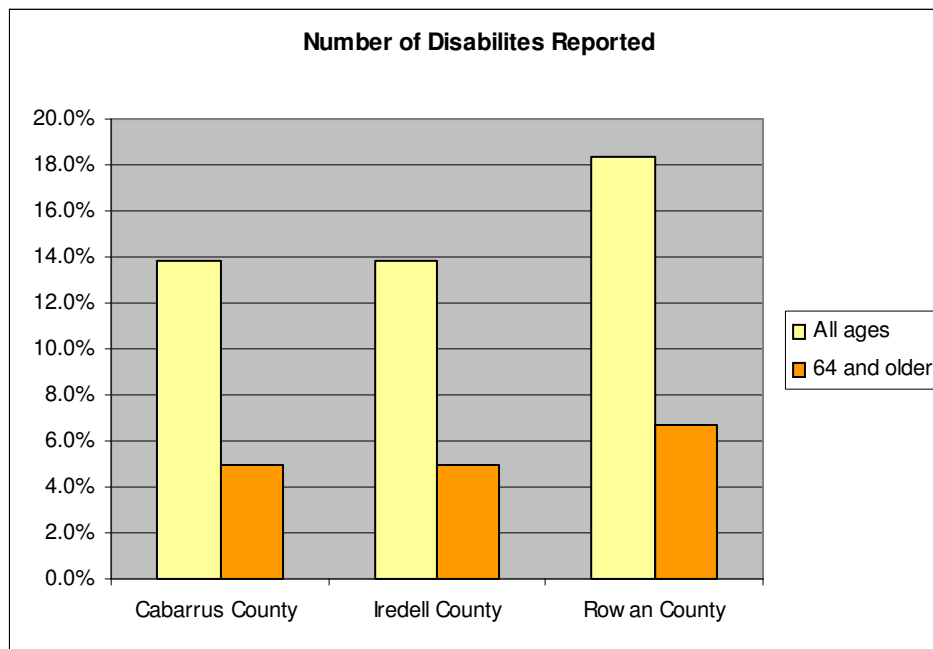
Persons answering "yes" to at least one of these questions are considered to have a disability. These questions are also used to define six specific sub-populations of disability: (16a) Sensory Disability, (16b) Physical Disability, (17a) Mental Disability, (17b) Self-Care Disability, (17c) Go-Outside-Home Disability and (17d) Employment Disability.

The table below shows the number of people that answered yes to one or more disabling conditions on the American Community Survey. The numbers represent a significant portion of the population listed as having a disability. Across the Consortium, 15.7% of the population reported having a disability. Rowan County had the highest percentage at 18.3%.

Number of Disabilities Reported, Population over 5 years old									
	Cabarrus County			Iredell County			Rowan County		
All ages	19,656	142,081	13.8%	20,602	134,625	15.3%	22,763	124,303	18.3%
64 and older	7,012	15,812	44.3%	7,414	17,166	43.2%	8,325	17,665	47.1%

Source: U.S. Census Bureau, 2005-2007 American Community Survey

The population over the age of 64 also reported having higher rates of disabilities. The chart below shows the percentage of people reporting disabilities and it shows that in all three counties over one-third of those with disabilities are over the age of 64.



Persons with disabilities constitute a large portion of housing needs in Cabarrus County. There were 2,871 persons with physical disabilities in Cabarrus County at the time of the 2000 Census. Many of these persons are elderly and are of extremely low to moderate income. Accessibility modifications are a great need in this county. The Cabarrus County Commerce Department has a Housing and Home Improvement Program that funds accessibility improvements such as grab bars and wheel chair ramps; however, the funding falls short on many bathroom renovations for physical disabilities.

Cabarrus County also had 4,085 persons with sensory disabilities and 922 persons with self-care disabilities in the 2000 Census. There are 691 licensed nursing home beds and 979 licensed assisted living beds in Cabarrus County that serve all types of disabilities for the elderly and other age and need categories. There are 301 beds in licensed mental health facilities in Cabarrus County for persons with mental and developmental disabilities with a population of 3,121 according to the 2000 Census. There is a great need

for more affordable assisted living and nursing beds in Cabarrus County. There are about 10 nursing and assisted living beds per thousand for persons over 65. Often the type of bed available does not meet the needs of the client or the client cannot afford the private service. (Facilities serve all residents of Cabarrus County and the Cities of Concord and Kannapolis. There was no way to separate these numbers by jurisdiction.) Private handicap accessible units are not widely available for rental or purchase. Modifications are typically made for the individual rather than the production of handicap or universal units.

There were 2,871 persons with physical disabilities in Cabarrus County at the time of the 2000 Census. Sensory and mental disabilities accounted for approximately 4% of Cabarrus County's population at 6,177 persons of all ages. There were 922 persons with self care disabilities in Cabarrus County at the time of the 2000 Census. The 2000 Census projected that approximately 17% of persons with disabilities were living in poverty. In 2006, there were 553 women over the age of 65 living in nursing care facilities and 175 men (NCDHHS county statistics). There were 57.2 persons over 65 per thousand residing in adult care facilities. There are 691 licensed nursing home beds and 979 licensed assisted living beds in Cabarrus County that serve all types of disabilities for the elderly and other age and need categories. There are 301 beds in licensed mental health facilities in Cabarrus County for persons with mental and developmental disabilities with a population of 3,121 according to the 2000 Census.

Persons with Mental Disabilities

The Census defines persons with mental disabilities as those with a condition that substantially limits one or more basic mental activities such as learning, remembering and concentrating. This again is reliant on people self-reporting their condition.

Mental Disability, Population over 5 years old									
	Cabarrus County			Iredell County			Rowan County		
All ages	5,245	142,081	3.7%	6,912	134,625	5.1%	8,441	124,303	6.8%
64 and older	1,903	9,979	19.1%	2,384	17,166	13.9%	2,381	17,665	13.5%

In the Consortium's jurisdictional area there are 20,598 people reporting a mental disability, which makes up 5.1% of the total population.

If the Census data is to be used as a guide, the current number of facilities for the mentally disabled are not currently meeting the need for the Consortium. In Cabarrus County there are 21 mental health facilities providing support for 100 residents. Not all reporting mental disabilities would necessarily need to be provided with living quarters. The data implies that of the 5,245 mentally disabled people in Cabarrus County, only 1.9% are being served.

In Salisbury, Piedmont Behavioral Healthcare is the Local Management Entity (LME) providing case management services for persons with severe and persistent mental illness. Approximately 869 persons in Salisbury have been diagnosed with severe and persistent mental illness. The office of the US Surgeon General estimates that 10% of the population with mental illness is in need of stable and affordable housing. In a 2006 study of local consumers with mental illness, Piedmont Behavioral Healthcare found that 38% were living in inadequate or unsafe housing, or were homeless. Using this calculation, approximately 330 persons in Salisbury with severe and persistent mental illness were in need of housing. The largest demographic group (79%) of those identified with housing needs was single adults between

the ages of 26-61. The consumers with the most urgent housing needs include: those who are institutionalized and who could leave the institution if housing were available; those in danger of being institutionalized and who could be stabilized if housing were available; frequent users of services such as hospitalization and emergency care; and those who are homeless and have SPMI or multiple diagnoses.

PERSONS WITH HIV/AIDS

Cabarrus County

According to a 2007 comprehensive needs assessment, the number of persons living with AIDS/HIV within the Consortium area (Cabarrus, Iredell and Rowan counties) is 712. Rowan County had the highest number.

According to the Cabarrus Health Alliance staff, there are currently no supportive housing and only limited special needs services in Cabarrus County solely for persons with HIV and/or AIDS; however, they do work with various agencies/groups that provide limited supportive services such as medical assistance and medications. The Alliance provides some rental assistance as well. The Cabarrus Health Alliance does not differentiate the supportive housing needs of persons with HIV/AIDS from other types of disabilities; however, the supportive housing needs are the same as other persons with disabilities that are on fixed incomes. Rents and mortgages often consume a large percentage of their housing costs. The Centers for Disease Control estimates that one in every 250 persons may be infected with virus that causes HIV and AIDS. One in four persons with HIV/AIDS can expect to be homeless or face a critical housing issue at some time during his/her life.

Because there is not a high need or demand for these facilities, currently there are no supportive housing services for HIV/AIDS persons in Concord.

Rowan County

By December 2008 there were 315 cases of HIV/AIDS reported for Rowan County. At any one time, approximately 10% are in need of supportive housing. Stable housing is a critical component of HIV/AIDS treatment, allowing persons with the disease to adhere to complex drug therapies and healthcare. Decreased ability to work, limited income and increased medical costs are the primary factors resulting in the need for supportive housing. There are facilities that serve the county that provide supportive housing to individuals with this disease, however there is no data on the number served.

The 2007 Comprehensive Needs Assessment for Persons Living with HIV/AIDS

A Comprehensive Needs Assessment was completed in June 2007 for the Regional HIV/AIDS Consortium Regional Housing Partnership by AIDS Housing of Washington, a national HIV/AIDS housing technical assistance provider. The geographic focus was the 13-county Charlotte NC/SC region. The Needs Assessment was funded by the Regional HIV/AIDS Consortium.

The Table on the following page shows the distribution of people living with HIV/AIDS across the counties within the EMSA region. This assessment showed disproportionately small percentages of EMSA residents with HIV/AIDS diagnoses live in **Cabarrus, Iredell**, Lincoln, and Union Counties.

**EMSA and County Total Population (2006) and People Living with HIV/AIDS
(as of December 31, 2006), by County and Percent of Population**

County	Total Population	Percent of EMSA Total Population	People Living with HIV/AIDS	Percent of EMSA Residents Living with HIV/AIDS
Anson County	25,472	1.2%	72	1.3%
Cabarrus County	156,395	7.1%	159	2.9%
Chester County	32,875	1.5%	63	1.2%
Cleveland County	98,373	4.5%	168	3.1%
Gaston County	199,397	9.1%	420	7.7%
Iredell County	146,206	6.7%	105	1.9%
Lancaster County	63,628	2.9%	125	2.3%
Lincoln County	71,894	3.3%	52	1.0%
Mecklenburg County	827,445	37.8%	3,532	64.9%
Rowan County	136,254	6.2%	218	4.0%
Stanly County	59,358	2.7%	61	1.1%
Union County	175,252	8.0%	115	2.1%
York County	199,035	9.1%	355	6.5%
Total	2,191,584	100.0%	5,445	100.0%

The following table shows the number of HIV/AIDS Cases reported January through December 2006-2008:

County	Reported HIV Cases	Reported AIDS Cases
Cabarrus	59	25
Iredell	34	15
Rowan	60	37

Although all of the community forums emphasized that there was not enough housing or funding for housing assistance to meet needs, it was pointed out that participants in the Cabarrus, Iredell and Rowan Counties had crisis ministries and faith-based support, as well as clinics and informal or peer support. The Cabarrus, Iredell, and Rowan Counties forum noted a lack of sustainability of housing assistance, as well as problems with quality and general availability.

HOMELESS NEEDS

EXTENT OF HOMELESSNESS

According to the findings of the January count, Cabarrus County is currently home to 130 homeless individuals and four chronically homeless persons. Homelessness is a multi-faceted problem, which proves to be a challenge when trying to find solutions. Often times there are many variables involved for a person facing homelessness. The Cooperative Christian Ministry (CCM) operates the Samaritan House Shelter: the only homeless shelter in Cabarrus County. The shelter currently offers 40 beds to Cabarrus County's 130 homeless individuals. Each year over 300 men, women, and children receive shelter at the facility, which operates 365 days a year.

According to CCM, there is a great need for additional space (a separate shelter) for women and their dependent children. In addition, more space is needed for homeless families. The Point-in-Time (PIT) count found that 76 of the 130 individuals at the shelter were members of families with dependent children. This accounts for more than 58% of the total persons at the shelter. As with the women and children's shelter, training programs would be implemented to help these families become self-sufficient.

Training and housing are also needed for the chronically homeless. At this time, the chronically homeless receive referrals and case management through the Shelter. There is also a need for transportation, health care and mental health care needs for all of the subcategories of the homeless population.

Of these 134 homeless persons, the shelter projects that there are 130 rural homeless persons, but only four chronically homeless persons in Cabarrus County. CCM reports that 47% of their clients are Caucasian and 44% are Black. Percentages for Asian, Hispanic, and Multi-racial are in the single digits.

Extremely low and low income persons or families that are currently housed but at risk of homelessness often have a complex set of issues creating a fragile balance of circumstances that fall apart when obstacles occur. They tend to lack a supportive network that addresses shortfalls. Often these clients are employed, single mothers. Many persons or families threatened with homelessness lack problem-solving skills or management abilities. The primary factor that causes homelessness is the loss of employment. Programs and training are often needed to provide the client(s) with the skills they need to maintain a stable home. Cooperative Christian Ministries, City of Concord Public Housing, CVAN and Prosperity Unlimited offer programs and training in life skills, budgeting, childcare, and many other areas to help clients learn the skills needed for independence.

On January 28, 2009 a nationwide count of homeless individuals was collected. Cabarrus County participated in North Carolina's PIT Count. Listed on the following page is the PIT Count for Cabarrus County:

Cabarrus County Point-in-Time Count:

Community:		Cabarrus County				
Counties covered in this report:		Cabarrus County				
Contact:		Pam Smith		Date Reporting:		01/28/2009
Email:		Fpccdirector1@yahoo.com		Phone:		(704) 938-5203
		A	B	C	D	E
		Sheltered		Unsheltered	TOTAL (column A+B+C)	Permanent Supportive Housing
		Emergency	Transitional			
Households <u>with</u> Dependent Children						
1	# of Men	2	0	0	2	2
2	# of Women	5	12	0	17	5
3	# of Children	12	28	0	40	10
4	Total <i>Persons</i> in Households with Dependent Children (Rows 1+2+3)	19	40	0	59	17
5	Total <i>Number of Households</i> with Dependent Children	6	9	0	15	7
Households <u>without</u> Dependent Children (includes singles, couples without children, unaccompanied youth)						
6	# of Men	24	19	12	55	12
7	# of Women	7	7	2	16	17
8	Total <i>Persons</i> in Households without Dependent Children (Rows 6 + 7)	31	26	14	71	29
9	Total <i>Number of Households</i> without Dependent Children	26	17	11	54	22
10	TOTAL HOMELESS PEOPLE (Row 4 + Row 8)	50	66	14	130	46
11	TOTAL HOMELESS ADULTS (Rows 1 + 2 + 8)	38	38	14	90	36
SUBPOPULATIONS (For Row 13 – 18, please note <i>how many people from Row 11</i> are definitely members of the named subpopulation.)						
12	<i>Chronic Homeless</i> (have a disability AND have been homeless for at least 1 year, or have had 4 episodes in 3 years)	0	N/A	4	4	N/A
13	Seriously Mentally Ill (diagnosable by a mental health professional, adults only)	9	5	3	17	30
14	Diagnosable Substance Use Disorder (adults only)	14	15	1	30	2
15	Veterans (adults only)	4	1	0	5	3

16	Persons with HIV/AIDS (adults only)	0	0	0	0	1
17	Victims of Domestic Violence (adults only)	4	10	1	15	1
18	Unaccompanied youth (under 18)	0	0	0	0	0
Of all homeless adults, how many do you know were discharged from the following systems within 30 days prior to becoming homeless:						
19	Criminal Justice System (jails, prisons)	5	6	1	12	0
20	Behavioral Health System (mental health hospitals or substance abuse treatment programs)	4	2	1	7	0
21	Health Care System (hospitals)	6	0	1	7	1

FACILITY AND SERVICE NEEDS

With a homeless population of 130 there is a growing need for space and beds. With the decline in the economy and rising unemployment, this number is also expected to increase. According to the PIT Count nearly 17% of the visitors to the shelter were women with dependent children. When the PIT Count was taken, almost 39% of the 130 persons at the shelter were children. There is a great need to find space for a women and children's shelter. This shelter would not only provide for emergency needs, but also offer training programs.

CCM identified several service areas that need to be added or expanded in order to better serve our homeless. There is a great need for transportation for these individuals. Whether this is transportation to a job interview or the store, CCM would like to see bus passes made available to visitors to their shelter. The lack of healthcare availability to the homeless presents a real challenge. Without income or insurance, homeless individuals are often unable to pay a doctor when ill or seriously injured. This is a growing need which must be addressed. Along with the need for physical treatment, there is a need for mental illness healthcare. The PIT Count shows that 23% of the individuals at the shelter were "Seriously Mentally Ill." This is defined as adults who were diagnosed by a mental health professional as having a severe mental illness. Until these individuals are able to find help for their illness, it is unlikely that they will ever be able to provide for themselves.

The vision that CCM has for the next five years will greatly help to deter the current homelessness crisis facing Cabarrus County. CCM envisions expanding their facilities to provide additional space for families as well as open a women and children's shelter. CCM is committed to expanding their current transitional housing program and Daytime Resource Center.

PERSONS CURRENTLY HOUSED BUT AT RISK OF BECOMING HOMELESS

Uncovering the events leading up to individuals and families being forced to seek help at a shelter is a necessary component in preventing homelessness: the root cause must be identified. Through interaction with homeless persons who visit the Samaritan House Shelter, CCM identified four of the most common characteristics of persons who are most at risk for becoming homeless:

- Lack of supportive network
- Lack of problem solving skills or ability to manage
- Loss of employment
- Single mothers, employed

KEY FACTORS THAT DETERMINE THE NATURE OF HOMELESSNESS

The table below identifies several key factors in determining the nature of Cabarrus County's homeless population.

Eviction	Could be the result of late payments or inability to function as a desirable tenant
Unemployment	With the recent dip in the country's economy, unemployment is at an all-time high. Without a source of income, families are unable to meet their rent or mortgage payments.
Release from Prison	These individuals are often seen as "less than desirable" tenants
Mental Illness	Often unable to care for themselves or find a place to live; many are unemployed
Substance Abuse	Like those suffering a mental illness, they are often unemployed and are not desirable tenants.
Transient	Some are simply passing through to the next town and need a bed for the night.
Relocation	Have moved here from another town and have not found housing yet.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL & ETHNIC GROUP

The chart below shows the distribution of Cabarrus County's homeless population by racial and ethnic group. It is important to note that there are no major outliers when compared with the County's population.

Race/Ethnicity	Homeless Population	County Population
White	47%	81%
Black	44%	12%
Multi-racial	6%	1%
Asian	2%	1%
Hispanic	1%	5%

There is no specific data regarding the number of homeless persons and families in the Town of Davidson. Social service agencies, including Davidson Housing Coalition, can provide only anecdotal information. The Davidson police department is aware of adults who are living with other adult family or friends, in small quarters and, if available, would take advantage of emergency and/or transitional housing. There are no homeless shelters or emergency housing options in Davidson or the North Mecklenburg County area. While Davidson Housing Coalition and other social service providers have been researching the

homelessness issue in the region, tools for counting, thus far, have proven difficult, if not impossible. In order to get a count, an area must have a location for the homeless to gather – shelter, soup kitchen, etc., which Davidson does not contain. It is a goal of the region in the next five years to work with providers, including the members of the Lake Norman Community Development Council, in developing data collection tools that will give a more accurate number of people either in danger of losing their housing or those who are already precariously housed.

In the 2008 PIT count there were 148 homeless people in Rowan County. Many of the individuals that could be categorized as homeless do not consider themselves to be homeless and are not accounted for in data collection. Most of the homeless populations in the County are located in the municipalities because facilities for the homeless are most often located within city limits. Because there are only two homeless facilities in Rowan County, there is a need for additional facilities that serve the county and rural homeless populations.

In Salisbury, emergency shelter for the homeless is provided by Rowan Helping Ministries. This organization reported 413 new guests during FY2007-2008, and a total of 8,460 overnight stays. Records show that the majority of guests are male (77%) and approximately one-third are homeless veterans. Race/ethnicity is generally evenly divided among African-American and Caucasian individuals. The most prevalent reasons cited for homelessness include chronic substance abuse, mental illness, unemployment, and eviction. Sheltered population characteristics for FY2007-2008 are shown in the table below:

ROWAN HELPING MINISTRIES New Guests July 2007-June 2008	Number	Percent of All New Guests
Total New Guests	413	
Race/Ethnicity		
African-American	207	50%
Caucasian	186	45%
Latino	14	3%
Other Characteristics		
Male	320	77%
Female	93	23%
Veterans	138	33%
Children in Families	23	5%
Reason for Homelessness		
Mental Illness	98	24%
Chronic Alcoholism	53	13%
Chronic Drug Abuse	59	14%
Dual Diagnosis	81	20%
Domestic Violence	17	4%
Unemployed	139	34%
Underemployed	40	10%
Eviction	147	36%
Prison	80	19%
Transient	57	14%
Health-Related	29	7%
Dependent Child	24	6%
Veterans/VA Visit	127	31%

In addition to emergency shelter, homeless individuals and families need meals, clean clothing, personal hygiene supplies and other basic supports. Families with children need separate shelter facilities from the general homeless population. Transitional housing is needed to assist those trying to break free from the cycle of homelessness. In the January 2009 PIT Count of the homeless population for Rowan County, 20 out of 65 persons (31%) were sheltered in either emergency or transitional facilities were chronically homeless.

Women and children who are victims of domestic violence or sexual assault is a distinct subset of the homeless population with unique needs for services and support. In addition to basic shelter, food and personal supplies, these individuals and families need 24-hour crisis response, a safe haven, supportive counseling, legal assistance and other supports. The typical stay in emergency shelter is generally longer than for other homeless subpopulations. In 2008, the Family Crisis Council in Salisbury provided assistance to 59 single women and 43 families (102 women total, unduplicated count), which included a total of 90 children. Characteristics by race and ethnicity for 2008: 73 Caucasian women, 58 African-American women, 23 Hispanic women, four Asian women, one Native-American woman, and one woman whose race was unknown (duplicated count). The typical stay at the shelter ranged from 30-45 days, with 19 women staying over 45 days due to inability to find other housing.

Another distinct subpopulation that is prevalent in Salisbury is homeless veterans. The W. G. (Bill) Heffner VA Medical Center draws a large number of veterans to the area for treatment from the 17-county region that it serves. Some of the many factors that contribute to homelessness among veterans include post traumatic stress disorder, mental illness, substance abuse, lack of job skills, physical disability, and divorce. According to the 2008 CHALLENGE report on the needs of homeless veterans in the area, the top three unmet needs were shelter beds, transitional housing, and permanent supportive housing.

- (a) **Unsheltered Homeless.** PIT Counts of the total sheltered and unsheltered homeless population have been completed since 2005. The numbers have fluctuated due to changes in counting methods, better participation in taking the count and the difficulties of getting an accurate count of the unsheltered population. Still, these numbers likely represent only a fraction of the actual unsheltered population. The total PIT Count of homeless persons in Rowan County was 93 in 2009; 148 in 2008; 220 in 2007; 125 in 2006; and 58 in 2005.

In the January 2009 count, there were 24 unsheltered individuals counted. Of this number, three were chronically homeless (have a disability and have been homeless for at least a year, or have had four episodes in three years). One had a serious mental illness, four had substance abuse disorders, 11 were veterans, one was a victim of domestic abuse, and two were discharged from the criminal justice system within 30 days prior to becoming homeless.

- (b) **Individuals and Families Threatened with Homelessness.** The Rowan Helping Ministries Crisis Assistance Network provides assistance to residents of Rowan County who are experiencing an immediate need due to imminent eviction, foreclosure or disconnection of utilities which could result in homelessness. During 2007, the last full year for which reports are available, assistance was provided to an average of 1,242 families per month, or 14,904 cases for the year. The total monetary value distributed in 2007 was \$722,841.00. The table on the following page shows the types of assistance and needs among households threatened with homelessness during 2007. A total of 4,090 households received assistance with mortgage payments and another 779 for rent payments. This amounts to approximately 4,869 households in 2007 that were threatened with homelessness due to foreclosure or eviction.

Type of Assistance	Households	Description/Distribution
DSS funds (heating and cooling)	1,675	Crisis Intervention Program – Department of Social Services
Other funds (heating and cooling)	1,043	Separate funding for those who do not qualify under DSS guidelines
Water bills	203	Rowan Helping Ministries Crisis Assistance
Medications	334	Rowan Helping Ministries Crisis Assistance
Rent payments	779	Rowan Helping Ministries Crisis Assistance
Miscellaneous (dental, shoes, etc.)	56	Rowan Helping Ministries Crisis Assistance
Financial assistance (mortgage)	4,090	\$300 per household/year
Clothing	3,227	Up to 4 times per year
Food	5,808	Eligible every 2 months; every month in case of pregnancy
USDA	5,690	In addition to food listed above
Denied	1,766	Households that applied but did not meet eligibility criteria

PUBLIC/ASSISTED HOUSING NEEDS

Cabarrus County

There are 564 clients waiting for public housing and 714 waiting to receive Section 8 vouchers. Of the 564 people on the waiting list for housing, it is estimated that the wait will be three years. All persons on the waiting list are presumed to be extremely low or low income. Many of the families on the waiting lists are living in overcrowded and substandard conditions. The Cabarrus County Department of Social Services, CVAN, First Assembly Crisis Center, the Baptist Sharing House and Cooperative Christian Ministries try to assist clients who are on the waiting lists with financial needs, housing problems, clothing, food, and training needs where possible. Prosperity Unlimited offers budgeting, planning, and home maintenance training. Habitat for Humanity and Prosperity Unlimited provide affordable housing programs for low and moderate income homebuyers.

City of Kannapolis

The Rowan County Public Housing Authority (PHA), which administers all public housing authority activities throughout Kannapolis, documents a waiting list of 86 families (39 one-bedroom, 31 two-bedroom and 19 three or more bedroom units). The PHA also administers the Section 8 voucher program within the City. There are currently 63 families receiving rental assistance with an additional 63 families on their waiting list.

No units are expected to be lost from the public housing authority inventories.

Town of Mooresville

The Mooresville Housing Authority (MHA) currently offers 136 apartments in four developments. The estimated time on the waiting list for studio and one bedroom apartments is one to two years, with the waiting period for four bedroom apartments being one year. A majority of the units are two and three bedroom and have a four to six month waiting list. The Statesville Housing Authority has 1,484 people on the waiting list for public housing and the wait is one to two months depending on vacancies. The household income cannot be over 80% of the adjusted median income based on family size.

City of Statesville

As indicated by the charts below, the Statesville Housing Authority's (SHA) waiting lists are still open for new applications. The HA policy is to never release the time frame for accessibility to a unit, but the normal time frame to be housed through the public housing list for this plan is from six months to two years. The Section 8 list has a waiting time of six months to three years.

Chart (A) gives an overview of the housing needs by family type and the major obstacles related to housing on a scale of one (1) to five (5), with one (1) being the lowest obstacle and five (5) being the greatest obstacle for housing opportunities. The following numbers are related to rental only:

(A) Housing Needs of Families in the Jurisdiction							
By Family Type							
Family Type	Overall	Affordability	Supply	Quality	Accessibility	Size	Location
Income <= 30% of AMI	585	5	4	4	N/A	4	N/A
Income >30% but <=50% of AMI	443	5	4	3	N/A	4	N/A
Income >50% but <80% of AMI	314	3	3	2	N/A	1	N/A
Elderly	33	4	1	2	N/A	1	N/A
Families with Disabilities	26	3	1	3	N/A	1	N/A
Race/Ethnicity	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Housing Needs of Families on Waiting List		
Waiting list total: 900 families		Annual Turnover: 125
	# of Families	% of Total Families
Extremely low income <=30% AMI	754	84%
Very low income (>30% but <=50% AMI)	122	14%
Low income (>50% but <80% AMI)	24	2%
Families with children	436	48%
Elderly families	17	1%

Families with Disabilities	94	10%
Race/ethnicity White/American	259	29%
Race/ethnicity African/American	606	67%
Race/ethnicity Hispanic-Latin/American	26	3%
Race/ethnicity Other	9	1%
Characteristics by Bedroom Size (Public Housing Only)	900	100%
1BR	455	51%
2 BR	370	41%
3 BR	69	7%
4 BR	6	1%
5 BR	0	0

Housing Needs of Families on the Waiting List Section 8 Tenant-based Assistance		
Waiting List Total*: 1,401 families		Annual Turnover: 130
	# of families	% of total families
Waiting list total	1401	
Extremely low income <=30% AMI	1189	85%
Very low income (>30% but <=50% AMI)	196	14%
Low income (>50% but <80% AMI)	16	1%
Families with children	1046	75%
Elderly families	26	2%
Families with Disabilities	129	9%
Race/ethnicity White/American	374	27%
Race/ethnicity African/American	1012	72%
Race/ethnicity Hispanic/Latin American	7	.50%
Race/ethnicity Other	8	.50%
* Waiting list is not closed.		

Rowan County

There are 95 families on the waiting list for public housing. Ninety-one of the households on the waiting list are in the extremely low income bracket, 11 are very low income and 11 are low income. There are 62 families with children, 1 elderly family, 4 families with disabilities, 45 African-American families, and 2 Hispanic families. Of the 285 Section 8 vouchers, 245 of the households are extremely low income and 40 are very low income. There are 217 families with children, 7 elderly families, 48 families with disabilities, 209 African-American families, and 1 Hispanic family.

Breakdown of needs by household type:

Income	
1,572	30%
1,239	50%
493	50%-80%

Family Type	No.
African American	5,902
Hispanic	151
Native American	159
Asian	96
Elderly	687

A total of 598 Section 8 vouchers are administered by the Rowan Housing Authority (RHA); 200 families are currently on the waiting list for this program.

The RHA also administers 35 vouchers for homeless veterans under the VASH program (VA Supported Housing Program). These vouchers are for housing anywhere in Rowan County; however, only 16 vouchers are being utilized at this time. Lack of additional funds to assist veterans with other basic living costs has been cited as a significant problem/need.

City of Salisbury

The Salisbury Housing Authority (SHA) is currently at full capacity with 523 families housed. There are 250 households on the waiting list; the list is still open at this time. The waiting timeframe averages 12 months for one-bedroom units, eighteen months for two-bedroom units, six months for three-bedroom units and one month for four-bedroom units.

INSTITUTIONAL STRUCTURE

Most areas within the Consortium are fortunate to have a strong institutional structure for affordable housing. Non-profits play a key role in promoting and finding permanent solutions to the housing crisis and increase access to services through collaboration and cooperation between service providers. Member agencies include non-profit developers, housing providers and supportive services.

LEAD-BASED PAINT HAZARDS

Nature of the Hazards

In 1978, the United States restricted lead content in paint after determining that people, especially young children, were being poisoned by environmental exposures to the metal. While the use of lead in paints for residential use was banned in 1978, homes built before this date frequently contain lead-based paint (LBP). It is particularly common in homes built before 1950, especially on exterior siding and trim, porches, windows, doors, interior trim, and kitchen and bathroom walls. Surfaces painted with LBP are considered hazardous when the paint is peeling, chipping, or flaking, and dust from friction on painted surfaces such as window sashes accumulates. Small children may be poisoned by ingesting or inhaling minute amounts of LBP. The risk becomes particularly acute when painted surfaces are disturbed by renovation or redecoration activities, which can put large quantities of lead dust into the air and on to surfaces in the home unless carried out using lead-safe work practices (LSWP). Studies have shown that there is no safe blood lead level for young children; even low levels may cause developmental disabilities, particularly when associated with poor diet. Lead poisoning from LBP is the #1 environmental disease among young children in the USA (Centers for Disease Control). Because of multiple environmental and socio-economic factors, low-income and minority children are particularly at risk. Children can be screened for lead with a simple finger-prick blood test. An elevated blood lead level (EBL) is more than 10 micrograms of lead per deciliter ($\mu\text{g}/\text{dL}$).

- The percentage of Cabarrus County children screened for lead has been above the State average for children ages one and two years old for the five most recent reporting periods.
- Of Cabarrus children ages one and two screened during this period, a lower percentage tested positive for elevated lead levels than in the State as a whole.
- The percentage of children six months of age to six years of age with confirmed lead levels between 10-19 $\mu\text{g}/\text{dL}$ was better in Cabarrus County than the State for the past five reporting periods. The percentage of children with confirmed higher levels (20 $\mu\text{g}/\text{dL}$) was worse than the State in years 2004 and 2005. An acceptable level of lead is less than 10 $\mu\text{g}/\text{dL}$; therefore, surveillance programs seek to find children who test at or above 10 $\mu\text{g}/\text{dL}$.

While rehabilitative activities are finding some lead in the homes, contamination appears to be limited.

AGE OF STRUCTURES IN CONSORTIUM AREA

Year Structure Built			
	Cabarrus County	Iredell County	Rowan County
Total:	52,848	51,918	53,980
Built 1999 to March 2000	3,030	2,592	1,994
Built 1995 to 1998	8,091	7,782	5,904
Built 1990 to 1994	5,672	5,448	4,788
Built 1980 to 1989	8,699	9,070	8,643
Built 1970 to 1979	7,138	8,644	8,695
Built 1960 to 1969	5,016	6,126	6,656
Built 1950 to 1959	5,828	4,708	6,468
Built 1940 to 1949	4,436	3,177	4,416
Built 1939 or earlier	4,938	4,371	6,416
Built 1979 and earlier	27,356	27,026	32,651
Percent	51.8%	52.1%	60.5%

Source: Census 2000

SINGLE-FAMILY HOUSES BUILT IN CONCORD BEFORE 1979

	Single-Family Houses Built Pre-1979	% Rental (All Housing Units)
Concord	8,925	32.4%
Tract 419	1,730	50.1%
Tract 420	907	31.1%
Tract 421	1,521	41.1%

Source: Single-family houses built pre-1979 – city maintained address points and county maintained tax parcel data % Rental (all housing units) – 2000 Census

The Census Bureau provides the number of housing structures built by decade. The chart below includes the number of homes constructed prior to 1979. For the purposes of this report, it is assumed that homes built prior to 1979 potentially contain lead based paint. In all three counties over half of the housing units were built in 1979 or before. Rowan County has the highest number of structures and a much higher percentage than the rest of the Consortium of pre-1979 housing units.

YEAR STRUCTURE BUILT - BY TENURE			
	Cabarrus County	Iredell County	Rowan County
Owner-occupied:	36,974	35,680	36,737
Built 1979 or earlier	17,948	17,387	21,123
Percent	48.5%	48.7%	57.5%
Renter occupied:	12,545	11,680	13,203
Built 1979 or earlier	7,697	7,041	8,859
Percent	61.4%	60.3%	67.1%

Source: Census 2000

The percentage of homes built before 1979 that are renter occupied is significantly higher than for owner-occupied structures. Rowan County has the largest number and highest percentage of housing units built before 1979 for both owner-occupied and rental units.

YEAR STRUCTURE BUILT - BY POVERTY STATUS AND TENURE			
	Cabarrus County	Iredell County	Rowan County
Owner-occupied:	36,974	35,680	36,737
Income below poverty level:	1,684	1,962	2,545
Built 1979 or earlier	1,196	1,322	1,608
Percent	71.0%	67.4%	63.2%
Renter occupied:	12,545	11,680	13,203
Income below poverty level:	1,788	2,293	2,922
Built 1979 or earlier	1,224	1,682	2,075
Percent	68.5%	73.4%	71.0%

Source: Census 2000

The potential of living in a home with lead-based paint is higher for the population below the poverty level. Across the Consortium, over two-thirds of those in poverty reside in a home built in 1979 and before.

Child Blood Level Surveillance Data

The Children's Environmental Health Branch (CEHB) of the North Carolina Department of Environmental Natural Resources is tasked with childhood lead poisoning prevention for the State. CEHB also tracks the number of children that have been diagnosed with elevated blood lead levels. The most recent year that these statistics are available is 2007.

The tracking is broken down by age group and also by the blood levels discovered. The CDC recommends that public health actions be initiated when lead levels greater than 10 micrograms of lead per deciliter of blood are discovered. North Carolina law requires a health department investigation for levels greater than 10 micrograms of lead per deciliter. The parent of the child is then given directions on how to stop further contact with any lead sources in the home. If a child is discovered with a level of 20 micrograms of lead or higher per deciliter of blood, a full lead remediation of the residence is required.

The CEHB tracks children aged one and two in a separate category. At this age children are more susceptible to ingesting lead because this is typically the age they are crawling and also placing items in their mouths. At this age any level of lead in the blood is a concern, but those having anything over 10 micrograms of lead per deciliter of blood are reported and investigated. The age from six months to six years is also reported separately from the one and two year olds. Two categories of lead levels are tracked: 10-19 micrograms of lead per deciliter, and children with 20 or greater micrograms of lead per deciliter.

Childhood Blood Level Surveillance Data								
	Aged 1 - 2					Ages 6 months to 6 years		
	Target Population	# Tested	% Tested	Lead >10 micrograms deciliter	%>10 micrograms deciliter	Number Tested	10 - 19 micrograms deciliter	>20 micrograms deciliter
2002								
Cabarrus	4,333	2,376	54.8	18	0.8	3,314	6	2
Iredell	3,725	1,013	27.2	20	2	1,231	4	0
Rowan	3,375	731	21.7	18	2.5	1,073	2	0
North Carolina	238,359	86,212	36.2	1,614	1.9	120,966	461	68
2003								
Cabarrus	4,387	2,497	56.9	28	1.1	3,555	8	0
Iredell	3,684	1,080	29.3	9	0.8	1,298	2	0
Rowan	3,360	754	22.4	8	1.1	1,186	0	0
North Carolina	235,419	87,993	37.4	1,716	2	121,697	467	38
2004								
Cabarrus	4,427	2,552	57.6	15	0.6	3,628	3	2
Iredell	3,641	1,182	32.5	12	1	1,409	5	0
Rowan	3,355	770	23.0	9	1.2	1,066	2	1
North Carolina	235,599	92,057	39.1	1,167	1.3	124,486	349	52
2005								
Cabarrus	4,505	2,576	57.2	19	0.7	3,677	4	2
Iredell	3,566	1,082	30.3	9	0.8	1,241	1	1
Rowan	3,276	853	26.0	12	1.4	1,111	2	1
North Carolina	238,065	96,623	40.6	873	0.9	128,249	299	53
2006								
Cabarrus	4,657	2,665	57.2	19	0.7	3,725	4	0
Iredell	3,734	1,171	31.4	7	0.6	1,387	2	0
Rowan	3,241	897	27.7	9	1	1,167	5	0
North Carolina	242,813	103,899	42.8	867	0.8	135,595	255	38
2007								
Cabarrus	4,903	2,959	60.4	12	0.4	3,965	4	0
Iredell	3,995	1,149	28.8	7	0.6	1,439	1	1
Rowan	3,415	976	28.6	5	0.5	1,265	3	0
North Carolina	250,686	112,556	44.9	706	0.6	143,972	232	38

Source: NC Department of Environmental Resources, Children's Environmental Health Branch

Across the Consortium, Cabarrus County has documented the most cases of children with elevated blood levels; however, Cabarrus has also tested the most children at a higher rate than the State average. Rowan County had the highest percentage of children aged one and two with elevated lead blood levels for each year reported, although much fewer children were tested in Rowan than Cabarrus.

Across the State and the Consortium the number of lead poisoning cases have decreased since 2002. This is due in part to the efforts of the NC DENR and local health departments lead prevention programs.

HOUSING MARKET ANALYSIS

GENERAL ECONOMIC CONDITIONS

The region generally enjoys a good economy with unemployment rates running slightly below the state average; however, with the recent national economic downturn, unemployment rates have more than doubled across the Consortium in the past year, mirroring the State's unemployment increase. Since 2005, the unemployment rate for the Consortium counties ranged between 4.2 –6.0 %. The most recent figures available, dated February 2009, show rates as high as 12.9% in Iredell County, 12.0% in Rowan County and 11.2% in Cabarrus County.

For generations, Cabarrus County has been known for auto racing, textile manufacturing, and in recent years, tobacco manufacturing. Auto racing continues to thrive, but other changes in Cabarrus County's economy have required considerable adjustment. In 2000, the largest sector of employment in Cabarrus County was manufacturing, with a total of 13,319 jobs or 23% of insured employment (employment covered by unemployment insurance, as reported to the NC Employment Security Commission by employers). But while total insured employment grew by 17% over the next seven years, through the second quarter of 2007, the manufacturing job base shrank by over 5,000 jobs or 38%. In 2003 Kannapolis received a major blow when the Pillowtex Corporation closed leaving 7,650 people unemployed, resulting in the largest single day layoff in North Carolina history. In 2007, Philip Morris, a major cigarette manufacturer with a large facility in Concord, announced it would be closing its plant and moving operations overseas. This will result in the loss of about 2,500 jobs. Rowan County has experienced several rounds of layoffs from one of its largest employers, Freightliner, over the past 2 years. There are, however, some bright spots. The Pillowtex Corporation property in Kannapolis, which remained empty for several years, has been demolished and is now the site of the North Carolina Research Campus, a massive 1.5 billion dollar investment that will host over one million square feet of laboratory and office space, dedicated to the research of nutrition and disease prevention. It is estimated the Research Campus will bring in 4,000 new jobs by 2012.

Across the Consortium many major corporation headquarters and manufacturing facilities continue to remain major employers, such as Lowe's, Ingersoll-Rand, and Carolina Medical Center North-East. This region is also home to most of the major teams in the NASCAR racing circuit. Until the recent downturn, construction jobs had also increased; however, currently this is a major area of unemployment.

Increase in Service Sector Jobs

So where did the net 17% growth in total insured employment come from while the manufacturing jobs were leaving? The greatest increases were in Education and Health Services, which added over 5,000 jobs to provide schools and education to our rapidly growing population and to support the growth of health care services, including Carolinas Medical Center—North East and the public health authority, the Cabarrus Health Alliance. Other significant gains came in Leisure and Hospitality, adding almost 4,000 jobs, and in the Trade, Transportation and Utilities sector, which includes retail, adding over 2,000 jobs. In April 2009 the Great Wolf Lodge resort opened in Concord employing 400 people and consisting of 402 all suite guest rooms and a 98,000 square foot indoor water park. The total investment by Great Wolf is valued at \$130,000,000. Currently there are over 2,400 hotel rooms most of which are in Concord near I-85 and Bruton Smith Blvd. Two additional full service hotels are under construction that will significantly increase the number of rooms and the sales and property tax revenue for the City.

Future Growth in Bio-Technology and Motorsports

Cabarrus County has secured the North Carolina Research Campus being developed on the former 350-acre Pillowtex property in Kannapolis. This will accelerate the growth Cabarrus County is already seeing and bring over 4,000 bio-tech research lab jobs by 2012. The resulting economic stimulus will mean growth in all service sectors in both Kannapolis and Concord. It will also mean an influx of differences. Research by Market Street Services indicates that the bio-tech workforce is far more diverse in terms of ethnicity, religious preference, educational attainment, cultural background and lifestyle than the current population of Cabarrus County.

While the current economic recession has impacted motorsports employment in Concord, the future of the sport and the economic impact remains bright. Concord is home to Lowe's Motor Speedway, Z-Max Dragway and Concord Motor Speedway. In 2008, a new 40 million dollar rolling road wind tunnel named "Windshear" opened adjacent to the Concord Regional Airport. This facility is the most state-of-the art motorsports testing facility in North America. The Z-Max Dragway also opened in 2008. The Dragway is a \$60 million investment by Speedway Motorsports and attracts thousands of visitors to the National and Grand National events. Many of the top NASCAR race teams are located in Concord including Roush Fenway, Hendrick Motorsports, JTG Daugherty and Earnhardt-Ganassi Racing. Additionally, MRN (Motorsports Racing Network), the World Racing Group and the NASCAR Research and Development Center are all located in Concord near the Airport and the Speedway.

Current Workforce

As of February 2009, the County's workforce totaled 82,865 people. Of this number, 73,595 were employed and 9,270 were unemployed resulting in an 11.2% unemployment rate. In comparison, the unemployment rate in February 2008 was 4.8%. The employment figures for the City of Concord are better than the County. Concord has a labor force of 31,083 people with 28,584 being employed and 2,499 unemployed equating to an 8% unemployment rate. As of February 2009, the ten largest employers in the County were: Carolinas Medical Center – Northeast – 4,300, Cabarrus County Schools – 3,398, Philip Morris USA – 1,384, Connexions – 950, City of Concord – 925, Kannapolis City Schools – 900, Cabarrus County Government – 828, Shoe Show – 650, S & D Coffee, Inc. – 500, and Hendrick Motorsports – 500. Of the top ten employers, eight are located in Concord. Concord is also home to seven foreign owned companies.

Impacts of Economic Change

Viewing the economy and the community as a system, these shifts have contributed to a series of ripple effects. Jobs creation is largely taking place at two ends of the spectrum - those requiring higher education and offering higher wages and benefits, and on the other end, retail and hospitality jobs open to those with low educational attainment that offer low wages and often no benefits.

Manufacturing jobs, which are rapidly disappearing, have traditionally paid more than minimum wage and offered a solid package of benefits including health insurance and pensions to workers without college or often even high school educations. Displaced manufacturing workers find themselves untrained, inadequately educated, and unqualified for many of the new jobs being created in healthcare, education and bio-tech. The work for which they are qualified is increasingly lower wage retail and hospitality jobs with no benefits. The percentage of population without health insurance and unable to afford basic preventive health, vision and dental care is increasing. Lower wage retail and hospitality jobs often entail irregular and evening/weekend hours resulting in greater need for public transportation and child care options at a wider range of hours and locations.

The Business and Neighborhood Services Department asked low and moderate income persons and stakeholders to complete a needs survey. They revealed that economic development ranked second behind affordable housing in priority. Financing projects that increase jobs, providing business development through loans, and job training were all identified as being a high need.

POPULATION TRENDS

Concord

In the past 20 years the City of Concord has been one of the fastest growing municipalities in North Carolina. Concord's population has grown from 27,347 in 1990 to 71,071 in 2008, an increase of 62%. The Hispanic population has grown from 4,369 in 2000 to an estimated 6,985 in 2007. Concord ranks sixth in the state in terms of percent growth and ranks tenth in absolute population growth in this time period. Annexation has been a major factor in Concord's population gain. Since 1990 Concord's land mass has grown from approximately 21 square miles to over 57 square miles, making it the sixth fastest growing city in the state in both percent growth and square miles. Although existing population has been gained from annexation (most notably in 1995 a large annexation added over 8,000 people), numerous voluntary annexations were subsequently developed as residential subdivisions and have added a significant portion of the population increase, largely from in-migration of new residents.

Consortium

The Office of State Budget and Management for North Carolina estimates the total population of the Consortium at 451,291. The Consortium's population grew very strongly: 27.9% between 1990 and 2000 and 16.7% between 2000 and 2007. The growth between both time periods was above the growth rate for the State at 21.3% and 12.2% respectively. Between 2000 and 2007 Cabarrus County had the greatest growth in the Consortium increasing by 33,321 people or 25.4%. Iredell County had a very similar growth rate and increased by 27,761 people. Rowan County, however, had very little growth since 2000 and went from being the most populated county in the Consortium in 1990 and 2000, to the least populated in 2007. The proximity to Charlotte may be the reason for the faster growth in Cabarrus County and Iredell County as compared to Rowan County, which is separated from Mecklenburg County by Cabarrus County.

Table 1: Total Population, 1990 - 2007

Year	Consortium	Concord	Cabarrus County	Iredell County	Rowan County
1990	302,471	27,347	98,935	92,931	110,605
2000	386,763	55,977	131,063	122,660	133,040
2007	451,291	71,071	164,384	150,421	136,486

Source: US Census 1990 & 2000; State Estimates: 2007

Composition by Race

Minorities in the Consortium area at the time of the 2000 Census made up 18.2% of the population, compared with the state's 26% minority population. The most prevalent minority group in each county was African-American. Direct comparisons with the 2000 census are difficult because of changes in race

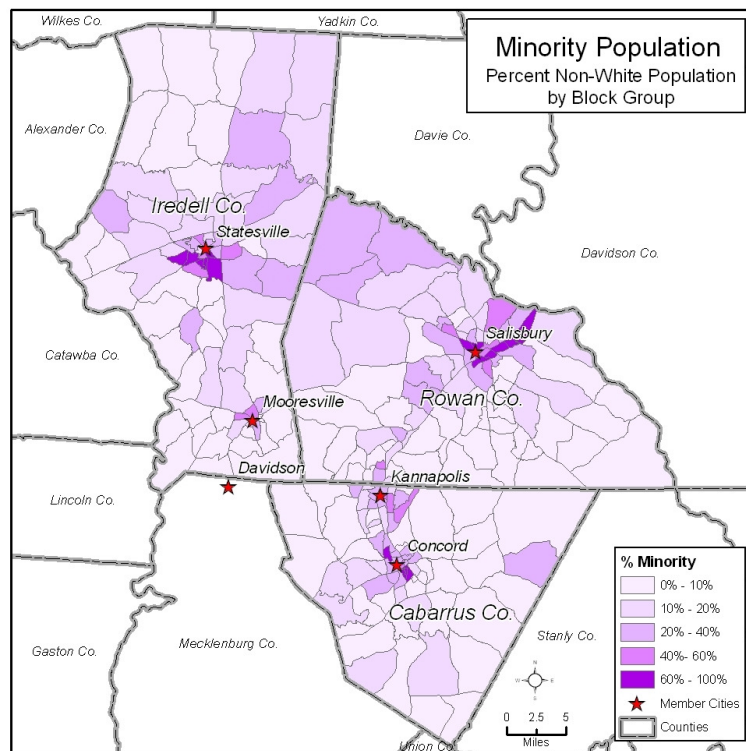
classifications; however, there does not appear to have been major changes in the racial minority populations.

In contrast, the ethnically Hispanic or Latino population for the Consortium increased from 0.6% in the 1990 Census to 4.2% in 2000. Data from the 2007 American Community Survey reflects the continued growth of the Hispanic population with estimates of 8.6% for Cabarrus County, 5.5% for Iredell County and 6.3% for Rowan County.

Table 2: Population by Race

	City of Concord	Cabarrus Co.	Iredell Co.	Rowan Co.
White alone	44,128	109,127	100,785	104,294
Black or African American alone	8,450	15,961	16,762	20,562
American Indian & Alaska Native alone	168	443	328	433
Asian alone	684	1,190	1,553	1,105
Native Hawaiian & Other Pacific Islander alone	14	32	25	35
Some other race alone	2,547	3,017	2,058	2,610
Two or more races	659	1,293	1,149	1,301
TOTALS	55,977	131,063	122,660	130,340

Minority Population Map



Age Trends

According to population estimates from the NC Office of State Budget and Management, the 55 - 64 age group showed the highest percent increase from 2000 to 2015, because the majority of baby boomers (people born between 1946 and 1964) will fall into this group in 2015. As the baby boomers age, people in the age group of 45 - 74 will increase dramatically, while those between the ages of 25 and 44 will decrease significantly. Generally, the elderly have the greatest need for housing with supportive services, so as the baby boomer generation continues to age, the demand for additional services will increase.

Table 2: Projected Age Distribution for the Consortium Area

Age Group	April 2000 Census	%	July 2008 Estimate	%	July 2015 Estimate	%	Percent Change 2000-2015
Under 18	97279	25.3%	115078	25.5%	135515	25.4%	39.3%
18-24	31677	8.2%	41140	9.1%	49653	9.3%	56.7%
25-44	119718	31.2%	127783	28.3%	141692	26.5%	18.4%
45-54	51835	13.5%	65754	14.6%	76084	14.2%	46.8%
55-64	35035	9.1%	47978	10.6%	62561	11.7%	78.6%
65-74	25855	6.7%	28616	6.3%	40428	7.6%	56.4%
75-84	17106	4.5%	17940	4.0%	19889	3.7%	16.3%
85+	5558	1.4%	7002	1.6%	8223	1.5%	47.9%

Source: Census 2000, NC Office of State Budget and Management

Incomes

Median family incomes (MFI) in the Consortium vary significantly by County. Cabarrus County had the highest median income in 2000 and the more recent 2007 estimates provided by the American Community Survey; however, both Iredell and Rowan Counties had a much larger change in percentage from 2000 to 2007, while Cabarrus County's growth rate was actually lower than the state as a whole.

Table 3: Median Household Income 2000 & 2007

	2000 Median Household Income	2007 Median Household Income	% Increase
North Carolina	\$39,184	\$44,772	14.3%
Cabarrus	\$46,140	\$51,927	12.5%
Iredell	\$41,920	\$50,500	20.5%
Rowan	\$37,494	\$46,071	22.9%

Source: Census 2000, American Community Survey 2007

Relative to the State's median family income, Cabarrus County dropped from being 18% higher to 16% higher from 2000 to 2007. Iredell County increased from 7% above the State's median income in 2000 to 13% in 2007. Rowan County also increased to 3% above from being 4% lower than the North Carolina median income.

Although median incomes rose between 2000 and 2007, so did poverty levels. Cabarrus County had the largest increase in poverty, growing from 7.1% in 2000 (which at the time was well below the State average) to 11.1% in 2007: an increase of 56.3%. Iredell and Rowan Counties also had an increase in poverty rates.

Table 4: Poverty Rates 2000 & 2007

	2000 Percent Below Poverty Level	2007 Percent Below Poverty Level	% Increase
North Carolina	12.3%	14.3%	16.3%
Cabarrus	7.1%	11.1%	56.3%
Iredell	8.2%	10.3%	25.6%
Rowan	10.6%	12.3%	16.0%

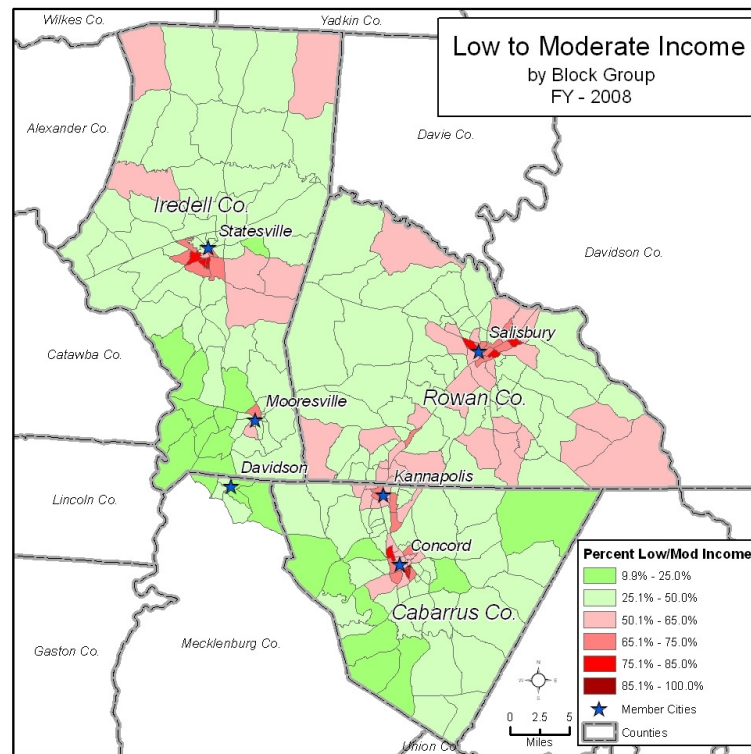
Source: Census 2000, American Community Survey 2007

HUD INCOME LIMITS FOR FOUR-PERSON HOUSEHOLDS

Cabarrus County, North Carolina			
Type of Income	Percent of MFI	Amount	
Extremely Low Income	0-30%	Under \$19,300	
Very Low Income	31-50%	\$19,301 - \$32,200	
Low Income	51-80%	\$32,201-\$51,500	
Moderate to Upper Income	Above 81%	\$51,501 and above	
Iredell County, North Carolina			
Type of Income	Percent of MFI	Amount	
Extremely Low Income	0-30%	Under \$17,950	
Very Low Income	31-50%	\$17,951 - \$29,900	
Low Income	51-80%	\$29,901-\$47,850	
Moderate to Upper Income	Above 81%	\$47,851 and above	
Rowan County, North Carolina			
Type of Income	Percent of MFI	Amount	
Extremely Low Income	0-30%	Under \$19,250	
Very Low Income	31-50%	\$19,251 - \$32,050	
Low Income	51-80%	\$32,051-\$51,300	
Moderate to Upper Income	Above 81%	\$51,301 and above	

Of the three counties in the Cabarrus/Iredell/Rowan HOME Consortium, both Cabarrus and Iredell have median family incomes that are higher than the MFI of North Carolina. Rowan County's MFI, however, is slightly below that number. Although Cabarrus County is one of the wealthier counties in the state, there are several low-moderate income concentrations within the County and throughout the rest of the Consortium area as shown in the following map.

LOW AND MODERATE INCOME POPULATION



HOUSING SUPPLY BY COUNTY

Housing Units by Tenure						
	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
Cabarrus						
Housing Units	39,713		52,848		13,135	33.1%
Owner-occupied	27,634	69.6%	36,998	70.0%	9,364	33.9%
Renter Occupied	9,881	24.9%	12,521	23.7%	2,640	26.7%
Vacant	2,198	5.5%	3,329	6.3%	1,131	51.5%
Iredell						
Housing Units	39,191		51,918		12,727	32.5%
Owner-occupied	26,713	68.2%	35,693	68.7%	8,980	33.6%
Renter Occupied	8,860	22.6%	11,667	22.5%	2,807	31.7%
Vacant	3,618	9.2%	4,558	8.8%	940	26.0%
Rowan						
Housing Units	46,264		53,980		7,716	16.7%
Owner-occupied	31,276	67.6%	36,732	68.0%	5,456	17.4%
Renter Occupied	11,236	24.3%	13,208	24.5%	1,972	17.6%
Vacant	3,752	8.1%	4,040	7.5%	288	7.7%

HOUSING UNITS Occupied and Vacant

	Cabarrus County	Iredell County	Rowan County
	Estimate	Estimate	Estimate
Total:	5,239	8,663	6,528
For rent	1,023	1,845	2,339
Rented, not occupied	341	56	5
For sale only	597	844	995
Sold, not occupied	309	471	304
For seasonal, recreational, or occasional use	360	2,246	725
For migrant workers	0	220	0
Other vacant	2,609	2,981	2,160

Source: U.S. Census Bureau, 2005-2007 American Community Survey 3-Year Estimates

PUBLIC/ASSISTED HOUSING IN CONSORTIUM AREA

Cabarrus County

The City of Concord's Housing Department manages three separate public housing developments for Cabarrus County. The City of Concord Housing Department operates under an approved Public Housing Authority (PHA) plan. There are a total of 174 public housing units and 534 Section 8 vouchers in Cabarrus County. Two of the developments are very old and in need of replacement. Sixty-four of the units were constructed in the mid-1990's and are in excellent condition. The older units, located on Harold Goodman Circle and Blume Avenue, are in need of upgrades and modifications. These older units are constructed of cement blocks and lack character as well as modern amenities. The development on Harold Goodman Circle has been the center of a proposed redevelopment project for which the City and County sought funding from a HOPE VI grant; however, all attempts failed. The public housing residents were heavily involved in the planning for the HOPE VI grant applications and the complex redevelopment plans associated with those applications.

The public housing residents are involved with managing the public housing complex, which will eventually be replaced with newer units. The public housing residents are also introduced to life skills classes as well as other training classes that will help prepare them to move toward self sufficiency. Like federal goals for public housing residents, self sufficiency and economic independence are the main goals of local public housing programs. The City of Concord encourages public housing residents to participate in administration, decision making, and goal planning with the Housing Department. Encouraging this involvement should lead to improved living environments for all of the residents, regardless of their income bracket.

Public Housing Demographics

The 174 public housing units operated by the City of Concord's Housing Department accommodate 424 people. Thirty-one of the residents are elderly. The Housing Department provides a home to forty-seven disabled persons and 234 children (under the age of eighteen). The racial breakdown of the residents is as follows: Thirty-one White, 388 African American, and five Hispanic.

Section 8 Vouchers

The Section 8 Voucher Program provides rent subsidies for income eligible families and is funded by the US Department of Housing and Urban Development (HUD). Participants in the program pay 30% of their adjusted monthly income for housing, and the program pays the gap between the family's portion of the rent and the local Fair Market Rent as established by HUD.

Each housing authority has a separate allocation of Section 8 vouchers based on need. Concord's Housing Department administers 534 housing vouchers. All of the Section 8 units are currently under contract. Concord's vouchers serve 1,482 people, 69 of whom are elderly, 204 of whom are handicapped or disabled, and 777 of whom are children 18 years of age or under. Broken down by race, 130 (9.4%) are White, 1,316 (88.8%) are African-American, 27 (1.8%) are of Hispanic origin and 9 are of mixed race. Currently, there are 714 people on the waiting list for Section 8, and the client can expect to wait an average of five years before receiving a voucher.

The Section 8 Voucher Program is marketed to extremely low and low income persons and families of all sizes. It is the more suitable program for large families as the public housing units do not have extremely large units designed for larger families.

The Cabarrus County Department of Social Services, CVAN, First Assembly Crisis Center, the Baptist Sharing House and Cooperative Christian Ministries try to assist clients who are on the waiting lists who have financial needs, housing problems, clothing, food, and training needs. Prosperity Unlimited offers budgeting, planning, and home maintenance training to those on waiting lists to help them begin their journey toward self sufficiency. Habitat for Humanity and Prosperity Unlimited provide affordable housing programs for low and moderate income homebuyers. They provide affordable housing and acquire down payment assistance to make homes more affordable. They also provide new homes, ensuring that low to moderate income clients do not purchase substandard units due to budget limitations.

Town of Davidson

There is no specific public housing in Davidson and there is not a PHA, although affordable housing rental properties in the Town work with the Charlotte Public Housing Authority to benefit area residents. Davidson's Bungalows Apartments accept Section 8 vouchers. Presently, there are nine Section 8 vouchers with the following demographic information:

White	4
African American	5
Seniors	7

The Davidson Housing Coalition project in Creekside Corner, which was assisted with HOME funds, contains a total of 14 apartments. Currently there is only one vacancy. Following is an ethnic breakdown of the residents in Creekside Corner:

White	5
African American	4
Hispanic	4
Seniors	1
Children	14

All tenants of Creekside Corner earn less than 65% AMI.

The Davidson Housing Coalition's project, The Bungalows (a 32-unit apartment development funded with tax credits) serves families and individuals earning less than 50% AMI. The family size breakdown is as follows:

Households	
White	13
African American	19
Seniors	16
Children	19

City of Kannapolis

The Rowan County Housing Authority operates 94 public housing units in Kannapolis. It also operates 126 Section 8 vouchers in Kannapolis. Technically, the Cabarrus County portion of Kannapolis is not within the operational territory of the Rowan Housing Authority and is therefore not eligible for any housing authority programs. However, by agreement with the City, the Rowan County Housing Authority administers the Section 8 voucher program in the Cabarrus County section of the City.

The Rowan County Public Housing Authority administers the two public housing projects within the City that totals 94 units. Both are Section 23 leased housing operated by the PHA and were constructed prior to the City's incorporation. The PHA has units available as follows:

	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3+Bedroom</u>	<u>Total</u>
Running Brook/ Old Creek Court	10	23	33	66
Locust Street	10	12	6	28
Total	20	35	39	94

Five of the 94 PHA units are handicap accessible. There is no waiting list for these units.

The City is exploring its options and the possibility of creating a housing authority within the City to assure full coverage to all income eligible residents regardless of county residence.

Town of Mooresville

The Mooresville Housing Authority (MHA) currently offers 136 apartments in four developments. The MHA is currently accepting applications but is working from a waiting list. The length of time spent on the waiting lists vary with the type of apartment. The estimated time on the waiting list for studio and one bedroom apartments is one to two years, with the waiting period for four bedroom apartments being one year. The majority of units are two and three bedroom and have a four to six month waiting list. The Statesville Housing Authority has 1,484 people on the waiting list for public housing and the wait is one to two months depending on vacancies. To receive assistance, household income cannot be over 80% of the adjusted median income based on family size.

Rowan County

There are approximately 1,025 public housing units throughout Rowan County.(This includes Salisbury.) Rowan County alone has approximately 503 units. This includes public housing for families, elderly, Section 8, alcoholism/drug abuse, and mental disabilities. There is little information on the condition of the public housing units owned by the County or the Section 8 units. These units must meet certain standards; however, some of the affordable privately owned units are in poor condition and in need of rehabilitation.

There are currently thirty units that have been or are being served through the County's Housing Rehabilitation Program. This program uses funds from CDBG, NC Housing Finance Agency, and HOME to rehabilitate homes of individuals earning 30%-80% of the median income. There were approximately 365 Section 8 contracts in the County; however, due to expiration of contracts over the past few years, that number has decreased to approximately 150.

City of Salisbury

Salisbury Housing Authority (SHA)

The Salisbury Housing Authority manages 523 apartments in eight housing developments within the Salisbury jurisdiction. The SHA operates under an approved PHA plan.

<u>Development</u>	<u>Units</u>	
Pine Hill	70	
Civic Community	72	
Brookview	48	
Partee/Linn Lane	53	
Boundary St. Area	100	
East Lafayette	64	
Lafayette Cr. (Seniors)	116	
Carpenters Corner (Seniors)	<u>22</u>	<i>Under construction</i>
Total	523	

The Carpenter's Corner development, scheduled to be completed by the summer of 2009, is the first new public housing to be constructed in Salisbury in 31 years. The SHA also owns and manages Fleming Heights, a tax credit apartment development consisting of 32 units for seniors age 55 years and older.

The most recent Section 504 Needs Assessment identified one resident of SHA in need of a more accessible unit. That resident will be transferred to a new, fully-accessible unit in the Carpenter's Corner development that is currently under construction. This will put the SHA in full compliance with Section 504 requirements.

Of families housed, the average yearly income is \$9,600. Approximately 60% are black, 40% are white and less than 1% are Hispanic.

Rowan Housing Authority (RHA)

The Rowan Housing Authority operates public housing developments outside the Salisbury jurisdiction in the towns of Kannapolis and East Spencer (288 units). It also administers 40 project-based vouchers for Whispering Oaks apartments on Newsome Road in Salisbury, a 40-unit development for seniors age 55 and older.

The main form of housing assistance administered by the RHA is through the Section 8 program.

Project-Based Subsidy

There are 11 project-based subsidized developments in Salisbury (see table below). Four of these are apartment developments with a total of 303 units. While two of these developments have mortgages which will mature within the next 5 years, they also operate under active project-based rental assistance contracts (e.g., Section 8), that contain restrictions on use, occupancy, targeting and other tenant protections that will continue to be in effect after the mortgage ends. The remaining developments are group homes for persons with developmental disabilities. These facilities are managed by the American Red Cross (ARC) of North Carolina. The current total capacity is 28 beds, with two developments under construction that are scheduled to open in the summer 2009. The total number of beds will be thirty-six.

Subsidized Apartments	Units	Beds	Targeting
ARC/HDS Group Home #2		5	Dev. Disab.
ARC/HDS Group Home #3		5	Dev. Disab.
ARC/HDS Group Home #4		6	Dev. Disab.
ARC/HDS Group Home #5		6	Dev. Disab.
ARC/HDS Group Home #6		6	Dev. Disab.
ARC/S. Fulton Street Quad (Summer 2009)		4	Dev. Disab.
ARC/E. 15th St. Quad (Summer 2009)		4	Dev. Disab.
Clancy Hills (Loan maturity date: 2014)	88		Family
Colonial Village	98		Family
Yadkin House	67		Elderly
Zion Hills (Loan maturity date: 2012)	50		Family
TOTAL	303	36	

Low Income Housing Tax Credits

Westridge Place in Salisbury has a total of 60 apartments units with 6 units targeted for persons with disabilities of any type. Targeted units have a rental assistance component through the state-funded Key Program to keep them affordable to persons on limited disability income. The remaining units have a graduated rent structure for persons at 40%, 50% and 60% of the Area Median Income.

City of Statesville

The following chart lists the number of properties currently being served in Iredell County by the Statesville Housing Authority:

Program Name	Units or Families Served at Year	Expected Turnover
Public Housing	474	125
Section 8 Vouchers	704	130
Section 8 Certificates		
Section 8 Mod Rehab	62	12
Special Purpose Section 8 Certificates/Vouchers (list		
Multi-Family New Construction	80	7
Tax Credits Family	50	
Tax Credits Elderly	32	

FACILITIES AVAILABLE TO SERVE PERSONS WITH SPECIAL NEEDS

CABARRUS COUNTY

There are six transitional housing units for extremely low income persons that are moving from homeless to transitional housing. Transitional housing is used by persons with varying situations. The typical client is extremely low income and homeless.

Serenity House is a halfway house that assists substance abuse clients who are reassembling into society. It serves 8 men at time. It is marketed to all men with substance abuse problems regardless of the person's economic status.

The Coltrane LIFE Center is the oldest adult day/healthcare program in North Carolina. The Center provides a variety of adult day/health care and supportive services to as many as 94 older and/or disabled adults. This service helps prevent or delay placement in a nursing home or an assisted living facility.

The City of Concord Housing Department provides shelter for 47 disabled people. The City of Concord, along with other social service agencies, provides educational opportunities and training to the residents as part of the program. Many residents are clients of different human service agencies who provide services for a variety of needs.

Ryan White Funds (a federal grant) provide rental assistance to HIV/AIDS patients. They also partner with Cooperative Christian Ministries to provide medical and prescription assistance to those in need. Many of the clients are on disability and get free medication from CMC-Northeast through a grant if they are uninsured. There are three to four persons with HIV/AIDS who receive housing assistance through a Consortium in Charlotte that live in Cabarrus County.

The City of Kannapolis is located within the Charlotte Regional HIV/AIDS Consortium. The Consortium provides grants to 20 agencies within its 13-county service area, including agencies in Kannapolis. The Consortium also provides access to community residences, creates affordable housing through rental assistance programs and immediate relief through short-term payments that prevent homelessness. They provide health care and other supportive services for HIV/AIDS clients on an as-needed basis.

DAVIDSON

There is no housing in Davidson for those with special needs. The Davidson Housing Coalition is pursuing a possible special needs, small, affordable rental complex through NCHFA. The Davidson Aging in Place Task Force has identified affordable and accessible housing for lower-income seniors as a top priority in the Town. The only housing located in the Town of Davidson specifically for seniors is The Pines at Davidson, which is not considered "affordable" by HUD definitions. Any affordable, senior housing will be designed with various disabilities in mind.

IREDELL COUNTY

Fifth Street Shelter Ministries in Statesville provides basic necessities for the community's needy citizens through a variety of programs. Over 800 participants per year are assisted through emergency housing, temporary dwelling, battered shelter, and transitional housing programs. Specific special needs programs include:

- **Food Box Distribution** provides food during the week for families with no food in the house as well as for women and children moving into the women's shelter.
- **My Sister's House (Battered Women's Shelter)** provides up to three months of safe sanctuary for victims of abuse, including family abuse and sexual assault. Shelter guests are given access to telephones, laundry and cooking facilities. My Sister's House provides individual counseling and support groups for adults and children as well as peer support; interagency advocacy. Confidentiality is assured. Court advocacy and accompaniment is also provided. Services also provided to victims that are not shelter guests. Guests also receive hospital accompaniment access to a 24-hour crisis and information line.
- **Open Door Clinic** offers free medical, dental and pharmacy services to persons lacking access to primary care. There is no geographic restriction to be eligible for assistance.
- **Infirmary** provides a place for sick, homeless people to recuperate, or as has been the case many times in the past, a place to die with dignity. There is no geographic restriction to be eligible for assistance.
- **The Thrift Shop** sells items from clothing and appliances to recreation to knick knacks in order to fund other programs. The shop is located at 1522 Shelton Avenue in Statesville. The days and hours of operation are Tuesday through Saturday, 9:00 a.m.-5:00 p.m. Vouchers are given to shelter guests that are unable to afford necessities. All others must have a referral from another human service agency in order to receive assistance.
- **Southside Transit** provides transportation twice each week for people needing to go to various community agencies such as the Department of Social Services, employment agencies, Statesville Housing Authority, Iredell County Health Department, etc.
- **Rape & Abuse Prevention Service** provides a 24-hour crisis line, advocates to meet victims in safe areas (such as the hospital emergency room or a law enforcement center) and provides information about how a victim can handle or leave a dangerous situation.

- **Legal & Educational Assistance** provides a court advocate for victims of domestic abuse to assist in obtaining protective orders, keeps the victim informed of court procedures, and testifies about the victim's physical and emotional state.

ROWAN COUNTY

In Salisbury, Piedmont Behavioral Healthcare is the Local Management Entity providing case management services for persons with severe and persistent mental illness. There are approximately 869 persons in Salisbury diagnosed with severe and persistent mental illness.

There is limited data available on special needs facilities in Rowan County. In 2007, there were 140 cases of HIV and 120 cases of AIDS reported within the County. There are facilities that provide supportive housing to individuals with this disease. There is not, however, data reflecting the specific number of individuals served.

In 2007 the County had 3,009 elderly individuals over age 85, 6,697 over age 75, and 9,415 over age 65. Over 14% of the population is elderly. There are facilities that provide supportive housing for the elderly, but it is unclear how many are served.

Although Rowan County does not directly address the issue of "other special needs" within the community using HOME funds, partnerships have been developed between the county and facilities that provide services to special needs individuals in order to aid in efforts targeting these populations.

HOMELESS FACILITIES IN REGION

Cabarrus County

The Piedmont Regional Continuum of Care Consortium is comprised of various agencies and local governments in Union, Stanly, Cabarrus, Rowan and Davidson Counties. This Consortium addresses many of the homeless needs in the region.

Cooperative Christian Ministry operates the Samaritan House Shelter, the only homeless shelter in Cabarrus County. The shelter currently offers 40 beds to Cabarrus County's 130 homeless individuals, comprising 69 households. Of these, 14 persons were unsheltered at the time of the count. In addition to a warm bed, the Samaritan House provides each of their guests with a hot meal and breakfast, shower and laundry facilities, and case management services.

Rowan County

There are two homeless facilities in Rowan County: Rowan Helping Ministries and the Main Street Mission. Rowan Helping Ministries not only provides shelter, but also financial assistance, crisis assistance and meals. The Main Street Mission in China Grove provides one hot meal a week, groceries, and clothing. The PIT count showed a total of 93 homeless persons in Rowan County (four are children) comprising 86 households. Of these, 24 persons were unsheltered at the time of the count.

Iredell County (Mooresville & Statesville)

The Town of Mooresville does not have any overnight homeless facilities; however, the Mooresville Soup Kitchen feeds approximately 25 homeless people a day. The soup kitchen helps families with organizing and understanding their medicine.

In Statesville the Fifth Street Shelter Ministries provides assistance to the homeless and near homeless in the area. They operate the following programs:

- **Emergency Assistance** - assists people in situations of abuse get to a safe place. They also assist the long-term homeless with prescriptions, laundry and showers. Food boxes are also provided by referral from a separate agency on a once-a-year basis. There is no geographic restriction to be eligible to receive assistance; however, primarily the homeless of Iredell County are served.
- **Soup Kitchen** - two hot meals are provided each day for anyone needing a meal. There is no geographic restriction to be eligible for assistance.
- **Emergency Shelter** - provides seven nights shelter with extensions considered for persons seeking employment and housing. Provides interagency advocacy, three meals daily, phone services, limited transportation, and laundry and shower facilities. Eligibility: Homeless persons must be referred from another agency (e.g. Information and Referral, the Department of Social Services, or a law enforcement agency in order to qualify for assistance).
- **Night Shelter** - provides shelter for long-term homeless; breakfast is available; showers and laundry facility are provided. There are no geographical constraints and all ages are accepted.
- **Shelter Services** - provides temporary housing for men, women and children.

BARRIERS TO AFFORDABLE HOUSING

Public regulatory policies such as zoning ordinances and subdivision regulations can directly or indirectly affect housing affordability by controlling the supply of residential land, the intensity and character of its use, and many of the costs in developing, owning, and renting housing.

Based on conversations with area non-profit and for-profit developers, there are several regulatory concerns that constrain the development of affordable housing. These include the lack of available land, the lack of appropriately zoned land, the current development requirements for minimum lot sizes and allowable densities, and the local residential community objections (i.e., Not In My Back Yard – “NIMBY”). Another common barrier in this region is the high cost of land. Other barriers include the cost of home maintenance, zoning, utility, and development fees, the cost of housing, the lack of education for homebuyers, the lack of information about housing options, and the shortage of affordable housing stock.

Housing—Safe and Sustainable

Poverty is increasing in our community, leading to increases in need for safe, sustainable housing. The percentage of families living below the poverty level has more than doubled since 2000, and while more residents are financially strained, the price of rental housing is climbing, with the median gross rent (rent plus utilities) increasing by 53% between 1990 and 2000. The North Carolina Housing Finance Agency estimates that 40% of Cabarrus renters do not earn enough to afford a two-bedroom apartment at fair market rate. As noted elsewhere in this report, changes in the economy are surely impacting the increases we see in this area. Home foreclosures have increased steadily since 1998 and the number continues to rise. In 2007 Cabarrus County residents experienced 1,108 foreclosures—a 375% increase since 1998. Home foreclosures devastate families by uprooting families, destroying credit, and consuming savings and assets. They also lead to destabilized neighborhoods with increased crime and lower property values, and negatively impact the tax base.

I. DATA

A. Key Informant Survey

Key Informants were asked to identify issues requiring immediate attention and emerging issues. These were open ended questions to which respondents could provide multiple answers. Answers were grouped and the following tables depict those issues identified most often. Availability of safe, affordable and sustainable housing was rated an emerging issue and one that requires immediate attention.

Rank	Issues Requiring Immediate Attention	% Respondent
1	Obesity/diet/fitness	23%
	Mental Health Issues	23%
2	Education	22%
3	Jobs/skills Mismatch	16%
4	Affordable Healthcare/Insurance	14%
5	Transportation	12%
6	Safe, Affordable Housing	11%
7	Wholesome Activities for Teens	9%
8	Immigrant Issues	8%
9	Dental	6%

Rank	Emerging Issues	% Respondents*
1	Jobs/workforce development	22%
2	Immigrant issues	21%
3	Growth/strain on infrastructure	17%
4	Education	16%
4	Affordable healthcare/insurance	14%
5	Changing culture & community	14%
6	Services for the elderly	10%
7	Safe affordable housing	8%
	Affordable healthcare/insurance	8%
	Transportation	8%
8	Obesity/diet/fitness	7%

**% Respondents is the percentage of respondents who listed each issue. Percentages do not sum to 100% as respondents were free to list multiple issues.*

B. Consumer Survey

While 77% of survey respondents reported owning their own home, white respondents were significantly more likely than African Americans and Hispanics/Latinos (85% versus 64% and 19% respectively) to own their own homes. Nine percent indicated that there is a household member living with them who cannot afford a place of their own to live. Of these, a majority report that high rental and housing prices are the primary barriers.

In addition, unmet needs for assistance with utility bills and rent or house payments appear to have increased since 2004. Eleven percent of respondents report needing help with utility payments; 9% have unmet needs for help with the rent or house payment; and 8% need help for repairs to make their homes safe.

C. Statistical Indicators

The 2000 US Census reports that the median gross monthly rent (includes additional costs such as utilities) in Cabarrus County rose 53% from the 1990 to 2000 surpassing both the rate of growth and the actual median gross rent seen for North Carolina as a whole.

Median Gross Rent	1990		2000		% increase 1990-2000	
	NC	Cabarrus	NC	Cabarrus	NC	Cabarrus
	\$382	\$370	\$548	\$566	43%	53%

Source: North Carolina Data Center, LINC system – <http://linc.state.nc.us/> Updated decennially only.

More recently, the North Carolina Housing Finance Agency reveals the impact of high rental rates in Cabarrus County reporting in 2007 that 40% of Cabarrus renters didn't earn enough to afford a two-bedroom apartment at Fair Market Rent.

Rental Costs/Wages	NC	Cabarrus	
Fair Market Rent* for 2-bedroom unit	\$631.00	\$707.00	
Average hourly wage of renters (2005)	NA	\$10.93	
Hourly wage needed to afford 2-bedroom unit at Fair Market Rate	\$12.14	\$13.60	
Renters that don't earn enough to afford a 2-bedroom apt. at Fair Market Rate (%I #)	NA	%	#
		40%	5,018

Source: <http://www.nchfa.com/Nonprofits/RRstatehousing.aspx> *Fair Market Rent is generally the 40th percentile rent for the area.

Home foreclosures have increased steadily since 1998 and continue to rise. In 2007 Cabarrus County residents experienced 1,108 foreclosures—a 375% increase since 1998.

II. ANALYSIS

Poverty is increasing in our community. The percentage of residents who receive food stamps has increased from 4.8% in 2000 to 8.2% in 2006 (North Carolina State Data Center). The percentage of families living

below the federal poverty level has more than doubled from 3.3% in 2000 to 8.2% in 2006 and 30% of families with a female head of household are in poverty—also doubling since 2000 (US Census Bureau). While poverty is increasing, the cost of rental housing is also increasing. The median gross rent (rent plus utilities) for Cabarrus County was lower than state average in 1990 but has now surpassed the state median, and increased by 53% over the 10-year period.

The North Carolina Housing Finance Agency (NCHFA) reports that 23% of Cabarrus households have “housing problems,” defined as paying more than 30% of income for housing, having inadequate plumbing facilities, or having over-crowded housing (more than one person per room). Cabarrus County social workers report that many of the local working poor live in very low quality housing that is often unsafe, unclean, infested, and overcrowded as multiple families share space to reduce costs.

The economic strain of changes in the economy most severely impacts our working poor—those who do not qualify for housing subsidy but who do not earn enough to afford safe housing or who may be lured into risky mortgages they cannot afford. Stable housing is often critical to maintaining stable employment. When one is lost, the other is in jeopardy. Housing instability also jeopardizes school performance for children and health for all family members. As more families slide into financial distress, the need grows for financial and credit counseling to avoid foreclosure and to help those who have already lost homes get back on their feet.

STRATEGIC PLAN

Overview

A strategic plan outlines the overall goals for addressing housing and community development needs. It also includes specific objectives, annual goals, and benchmarks for measuring progress/performance. This plan will specifically identify how the City and the Consortium intend to use their federal resources to address priority needs. The primary resources are HOME Investment Partnership (HOME) and Community Development Block Grant (CDBG) Program funds. Specific objectives, strategies and proposed accomplishments will be identified for each priority need. The projects proposed in this Plan are intended to create safe, decent affordable housing, to provide a suitable living environment and to provide expanded economic opportunities.

Priority Analysis and Strategy Development

As the City of Concord and surrounding Consortium areas continue to grow, each community must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, limited public funds must be invested wisely. Throughout the City and Consortium there are growing concerns about the ever-increasing shortage of affordable housing for the low and moderate income population. With the cost of living and unemployment rising every day, it is becoming increasingly difficult for the lower income population to find decent, affordable housing.

Within the Consortium area, there exists a multitude of housing and community development needs. With each passing year, affordable housing is becoming more difficult to identify, particularly within city limits. The entire Consortium area is growing rapidly; therefore, land costs and the demand for supplies are contributing to higher prices. High land costs have produced a large gap between the number of available affordable housing units and the demand. As housing costs continue to rise they become increasingly out of reach for very low-income households. Throughout the Consortium, members are seeing more urgent situations, largely due to a lack of resources and availability of decent, affordable housing stock. Some areas have exceedingly high percentages of rental units that have contributed to destabilization. More affordable single-family homes are needed, along with the resources to assist low-income families with home purchase.

The City and surrounding areas have identified specific target areas where HOME funds will be utilized. The targeted areas are among the most economically distressed and, therefore, have a high number of housing and community development needs. These target areas have high levels of unemployment, lower education, poverty and a deteriorating housing stock. There are also high levels of vacant, abandoned housing. Allocation priorities are often selected based on the number of requests for assistance received and the level of blight in an area. As the population grows and costs rise, affordable housing becomes more difficult to secure. The City and the Consortium continue to focus their efforts on securing homeownership opportunities and decent, affordable rental housing.

OBJECTIVES, STRATEGIES & PERFORMANCE INDICATORS

Members of the Cabarrus/Iredell/Rowan HOME Consortium were asked to determine the specific needs, objectives and strategies throughout their communities. Members consulted with various social service agencies, other community organizations, and local citizens to identify these needs. The similarity among projects is evidence that the entire Consortium is experiencing similar problems and pressures.

Over the past 5 years the City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have increased the housing initiatives that occur within their jurisdictions. The declining social and economic conditions of the underserved have increased the awareness of new housing agencies and coalitions dedicated to addressing housing needs. Cooperative efforts at the local level serve the ever-increasing human service needs of all citizens, particularly elderly adults, the homeless, and persons with disabilities. The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium have brought local governments together to discuss and combat these complex housing issues. The results of the past few years indicate a positive trend. To further this movement, the following objectives will be utilized to guide the efforts until the year 2015. The effect will address housing needs and the ultimate goal of providing decent, safe, and affordable housing for the citizens living in the jurisdictions of Concord and the Consortium.

The goals in the chart below utilize this performance-centered approach to address housing and community development needs in the impending five years. All objectives and performance indicators are based on a five-year time frame that ends June 30, 2015.

CITY OF CONCORD		
Goal: Provide Decent and Affordable Housing for Low and Moderate Households		
Priority 1.1. – Improve the capacity of low and moderate income (LMI) families to obtain affordable housing		
Strategies	<ul style="list-style-type: none"> • Provide down payment assistance and closing costs to LMI first-time homebuyers in the form of grants or low interest loans • Support rent-to-own programs • Continue to require attendance at homeownership classes by all who receive homeownership assistance. • Continue to provide support to non-profit agencies that provide new homeowner housing counseling, household budgeting, and foreclosure prevention classes. • Provide acquisition, infrastructure, predevelopment and/or construction funding to eligible non-profits and for-profits to develop affordable housing opportunities. • Provide post-purchase counseling for new homeowners 	
Performance Indicators	<ul style="list-style-type: none"> • Number of first-time homebuyers receiving down payment assistance • Number of pre-homebuyer counseling sessions • Number of post homeowner counseling sessions • Number of rent-to-own homes • % Reduction in number of foreclosures 	<p>Target</p> <p>30</p> <p>50</p> <p>75</p> <p>5</p> <p>12</p>

Priority 1.2 – Preserve existing housing stock and stabilize deteriorated neighborhoods through rehabilitation		
Strategies	<ul style="list-style-type: none"> • Continue to fund Emergency Repair Program • Continue to fund Substantial Rehabilitation Program • Continue to enforce housing safety code violations via code enforcement • Provide homeowner maintenance and repair training 	
Performance Indicators	<ul style="list-style-type: none"> • Number of urgent repairs • Number of substantially rehabbed single-family homes • Number of resolved safety code violations • Number of maintenance classes provided 	<u>Target</u> 60 10 25 10
Priority 1.3 - (a) Increase affordable housing stock through new construction		
Strategies	<ul style="list-style-type: none"> • Construct affordable single-family housing for first time homebuyers • Use City or federal funds for infrastructure improvements required for new affordable housing • Continue to provide rebates for tap and zoning fees to non-profits that construct affordable housing 	
Performance Indicators	<ul style="list-style-type: none"> • Number of single-family homes constructed • Number of infrastructure improvements made for affordable housing • Number of rebates for tap and zoning fees for non-profits 	<u>Target</u> 5 8 15
Priority 1.3 – (b) Provide Affordable Rental Housing		
Strategies	<ul style="list-style-type: none"> • Set aside HOME or CDBG funds to improve/increase the supply of rental housing • Increase and improve the supply of rental housing through partnerships with the City Housing Department, the Piedmont Regional Continuum of Care, and private partnerships. 	
Performance Indicators	<ul style="list-style-type: none"> • Number of rental units/homes constructed for City Housing Department • Number of rental developments supported through partnerships 	<u>Target</u> 10 Units 5
Priority 1.4 – Provide housing for homeless and special needs persons		
Strategies	<ul style="list-style-type: none"> • Continue to provide support to local agencies that provide shelter for the homeless and assist with affordable housing • Support existing and new transitional housing • Encourage the development of accessible housing 	
Performance Indicators	<ul style="list-style-type: none"> • Set aside CDBG funds annually for local homeless shelters/services and agencies providing transitional housing 	<u>Target</u> 2% of Public Services annual set aside

Priority 1. 5 - Promote Fair Housing		
Strategies	<ul style="list-style-type: none"> • Continue partnerships with non-profit agencies that host affordable and fair housing workshops • Affirmatively market programs to minority homebuyers • Continue to provide Fair Housing information to local realtors and lenders • Educate people that small and affordable homes do not mean decreased housing values 	
Performance Indicators	<ul style="list-style-type: none"> • Partner with non-profits to host fair housing events annually • Partner with non-profit to host housing forums annually • Hold Fair Housing mailing campaign to realtors and lenders annually 	<u>Target</u> 5 events 5 forums 5 mailings
CABARRUS COUNTY		
Priority 1 - Preserve existing housing stock and stabilize deteriorated neighborhoods		
Priority 2 – Provide decent, affordable housing		
Strategies	<ul style="list-style-type: none"> • Provide full housing rehabilitation services of owner-occupied very low income families to create sustainable housing units that are energy efficient and handicap accessible • Construct new, affordable housing to replace dilapidated owner-occupied housing 	
Performance Indicators	<ul style="list-style-type: none"> • Number of houses fully renovated 	<u>Target</u> 15

• TOWN OF DAVIDSON		
Priority – Increase the supply of quality, affordable housing		
Strategies	<ul style="list-style-type: none"> • Construct affordable rental units and single-family owner-occupied homes 	
Performance Indicators	<ul style="list-style-type: none"> • Number of homes constructed within next two years • Number of homes constructed within the next five years 	<u>Target</u> 64 150+

CITY OF KANNAPOLIS		
Priority 1 – Increase the supply of quality, affordable housing		
Priority 2 – Provide home ownership opportunities to LMI households		
Priority 3 – Create a Vision to revitalize a low income neighborhood		
Strategies	<ul style="list-style-type: none"> • Construct quality, affordable housing • Provide down payment assistance to first time homebuyers • Develop a strategic plan for the revitalization of Carver Neighborhood 	
Performance Indicators	<ul style="list-style-type: none"> • Number of homes to be constructed • Number of first time homebuyers that will be provided with down payment assistance • Date strategic plan will be complete 	<u>Target</u> 5-10 25 Late 2009
TOWN OF MOORESVILLE		
Priority 1 – Redevelop and preserve/improve existing housing in fragile neighborhoods		
Priority 2 – Provide home ownership opportunities		
Priority 3 – Increase the supply of affordable, accessible housing		
Strategies	<ul style="list-style-type: none"> • Increase redevelopment and rehabilitation in fragile neighborhoods • Provide down payment assistance to LMI first time homebuyers • Construct affordable housing with infrastructure that addresses accessibility 	
Performance Indicators	<ul style="list-style-type: none"> • Number homes rehabilitated • Number of families receiving down payment assistance • Number of new homes with sidewalks 	<u>Target</u> 10 10 10
ROWAN COUNTY		
Priority 1 – Increase supply of affordable, quality housing		
Priority 2 – Improve the quality of existing LMI owner-occupied housing		
Priority 3 – Provide home ownership assistance		
Strategies	<ul style="list-style-type: none"> • Construct affordable single-family homes • Rehabilitate existing affordable housing • Provide down payment assistance to LMI first time homebuyers 	
Performance Indicators	<ul style="list-style-type: none"> • Number of new homes to be constructed • Number of homes to be rehabilitated • Number of homebuyers that will be provided with down payment assistance 	<u>Target</u> 1 2-4 2

CITY OF SALISBURY		
Priority 1 – Increase the supply of quality, affordable housing		
Strategies	<ul style="list-style-type: none"> • Acquire vacant or blighted lots using non-HOME funds and prepare them for new construction • Construct residential units incorporating context-sensitive design, Energy Star standards, and technology upgrades 	
Performance Indicators	<ul style="list-style-type: none"> • Number of lots acquired and prepared for new construction • Number of homes to be built 	<u>Target</u> 5 5
Priority 1 – Increase home ownership affordability to LMI homebuyers		
Strategies	<ul style="list-style-type: none"> • Provide down payment assistance to LMI first-time homebuyers 	
Performance Indicators	<ul style="list-style-type: none"> • Number of first-time homebuyers that will be provided with down payment assistance 	<u>Target</u> 5

CITY OF STATESVILLE		
Priority 1 – Provide quality, affordable rental and single-family housing for first time homebuyers		
Strategies	<ul style="list-style-type: none"> • Construct affordable housing (rental and single-family) in distressed neighborhood • Revitalize an area that has the highest concentration of poverty in the city and county by developing a mixed-use project consisting of business, townhomes, and condo-style living quarters 	
Performance Indicators	<ul style="list-style-type: none"> • Number of single-family homes constructed • Number of condos constructed (for purchase) • Number of rental condos constructed 	<u>Target</u> (includes 3 lease-to-purchase) 8 townhomes 8 townhomes

City of Concord

The City of Concord will utilize their federal funding for activities that support revitalization efforts primarily in the low and moderate income areas/neighborhoods outlined in the Center City Master Plan. The neighborhoods identified in the Plan contain aged, deteriorating housing stock that is primarily occupied by minorities of low and moderate income. Activities to be carried out are single-family, owner-occupied housing rehabilitation, emergency needs rehabilitation, construction of single-family homes on infill lots, down payment assistance, and infrastructure improvements.

HOME Consortium

Consortium members will also utilize their allocations for activities that support revitalization efforts in the low and moderate income areas/neighborhoods of their communities. For the most part, Consortium members have similar housing needs and plan to direct their funding to address those needs. Activities to be carried out are single-family, owner-occupied housing rehabilitation, construction of single-family homes, construction of rental housing and down payment assistance. Through this joint effort all member

governments will undertake HOME-funded activities on a community-wide basis. Activities are based on client eligibility to ensure that low and moderate-income needs are met.

To ensure that HOME Consortium funds are allocated based on community needs, a new funding allocation formula was developed and adopted in 2008. The formula consists of a base allocation and three weighted variables: (1) total population, (2) LMI population, and (3) percentage of poverty. This formula ensures that communities with greater LMI populations and poverty receive a larger allocation.

Public Housing Strategy

Within the Consortium's jurisdictional area there are four public housing authorities (PHAs) that provide over 1,900 units of affordable housing. The public housing units and Section 8 Housing Choice Vouchers managed by these PHAs are detailed in the *Market Analysis* section of this Plan. In addition to the four public housing agencies in the Consortium area, there are numerous non-profit housing, agencies/groups that provide housing services. The Consortium's strategies to address the needs of the homeless include assisting in the reduction of persons needing public housing service, providing programs that encourage residents to participate in the management and planning for the public housing and working closely with non-profits and public housing authorities.

Public Housing administrators throughout the area offer programs to encourage self-sufficiency. In addition, these organizations continue to provide educational opportunities for the residents to gain the most basic accreditation, including GED. There are many activities that improve the communication from administration to housing residents and build community from within. Many of the Community Housing Development Organizations also closely coordinate with the PHAs to ensure that residents receive the required skills to exit subsidized housing.

Cabarrus County

The City of Concord's Housing Department acts as the public housing agency for Cabarrus County. With only 174 housing units, 534 Section 8 vouchers and a waiting list of 564 persons, there is obviously a need for additional housing. Realizing this need, the Housing Department, working with other city departments, created a redevelopment plan that includes construction of new single-family and multi-family public housing. This plan includes demolition of the most substandard apartments to make way for the new mixed market complex that would encourage economic diversity within the community. Previously, application was made for a HOPE VI grant, but was unsuccessful. When additional funding is secured, the City of Concord will utilize CDBG and HOME dollars in the redevelopment. These funds will improve the infrastructure and create affordable homeownership options within the area to provide a diverse housing population. The total investment for the redevelopment would be approximately 24 million dollars. Efforts to help public housing tenants become self-sufficient are an integral part of the Housing Department's function. The following programs/classes are offered to residents: self-sufficiency training, Youth Council training, home ownership seminars, after school and summer programs, and math tutoring.

Rowan County

Rowan's PHA Plan created several strategies to address the needs of public housing in Rowan County. The plan determined that there is a shortage of public housing in the County. The strategy to address this shortage is to maximize the current available units by employing better maintenance and management of the units, increase the Section 8 lease up rates by establishing payment standards that will enable families to rent throughout the jurisdiction, and market to Section 8 property owners outside the minority and poverty concentrated areas. The plan also determined that there is a need for more units. The strategy to address this need is to pursue housing resources other than public housing or Section 8 tenant based

assistance. The plan also sets out strategies to improve the way household types are placed. All households are considered that meet the income standards; however, elderly and disabled households will be considered over individuals. The plan also calls for increasing awareness of the different programs available for public housing.

City of Salisbury

The Salisbury Housing Authority (SHA) manages 523 apartments in eight housing developments. Recent revitalization activities have included work at six units to correct problems with the building foundation; this work was completed during 2008. No other significant revitalization needs have been identified. The SHA plans to use \$1.2 M in 2009 federal stimulus funds to install central air conditioning and new heating systems in three developments containing a total of 169 units. These are the only developments left without central air conditioning.

City of Statesville

The housing stock is currently in excellent condition and with additional funds provided through the recent Stimulus package the housing authority will be working on the exterior grounds of the facilities to upgrade the appearance of housing stock to blend with or exceed current developments surrounding its units. SHA currently offers the following programs to assist residents to improve their quality of life:

- After-school programs through 21 Century
- Youth Summer camps
- An adult learning lab through Microsoft (not limited to just SHA residents)
- Partnership with Mitchell Community College for GED and Business classes at the South Statesville Skills Center
- Family Self Sufficiency Programs for both PH and Section 8 housing
- FSS PCC committee with local service agency representatives and local business Human Resource reps
- Homeownership assistance
- Credit Counseling through SHA and partnership with the Counseling Center of Winston-Salem
- Partnerships with Counsel on Aging, DSS, Teen Health, Appropriate Placement Options, Iredell Statesville Schools, I-Care, Information and Referral, Piedmont Mediation, Statesville Police Department, and the Boys and Girls Club of the Piedmont
- SHAKE expansion grant (21st Century) after school in the North Iredell and West Iredell school districts
- Iredell County through Revitalization Housing Programs
- Weed and Seed Administrators

HOMELESSNESS PREVENTION

In recent years, the homeless population has increased significantly throughout the City and jurisdiction of the Consortium. The need is so great that it cannot be addressed by a single organization. Partnerships must be created to ensure the needs of this population are addressed. The City and Consortium identified the following objectives in an effort to reduce the number of homeless:

Objective # 1: Referral and Funding

The City of Concord will continue to provide financial support to the local non-profit organizations that provide housing and support services to the homeless. These organizations have provided services for a number of years and have demonstrated their capacity to provide quality services. The services provided by these organizations significantly increase an individual's chance of making the transition into permanent housing.

Objective #2: Education

The City of Concord and the Consortium rely heavily on Community Housing Development Organizations to provide educational classes. Financial training is of particular importance in that it helps individuals and families understand the importance of proper money management. The classes teach families how to develop skills that will enable them to move into permanent housing. There are also many educational opportunities for those at risk of becoming homeless. Such classes provide the knowledge to become self sufficient and an integral part of society. Some Consortium members plan to provide one-on-one counseling free of charge.

Objective #3: Partnerships

Partnerships and cooperative efforts are imperative in the development of a well rounded plan to combat homelessness. Concord and the Consortium membership will continue their efforts to maintain these partnerships and to encourage opportunities to prevent homelessness. Often the work of partnerships makes a significant difference in identifying needs and strategies. It is often the collaboration of various organizations that deal with more specific needs.

Objective #4: Affordable Housing Opportunities

One of the top priorities of Concord and the Consortium is to increase the quantity and quality of homes that are affordable to low and very low-income individuals. The shortage of quality affordable homes is a contributing factor to homelessness in the area. Additionally, there is a need for permanent housing opportunities that provide independent living options and encourage self-sufficiency for those with special needs. The City and the Consortium will continue their efforts to increase the quantity and quality of affordable housing throughout the region.

Objective #5: Transitional Housing

Opportunities for transitional housing are limited throughout the community. Often these opportunities are geared to special classes of individuals and not for all special needs populations. When funding is available, it is the desire of the City and Consortium to assist in the development of emergency shelters and transitional housing.

OTHER SPECIAL NEEDS

Cabarrus County

Cabarrus County does not typically use HOME funds for supportive housing/special needs programs. Within the County, there are other resources that are dedicated to providing funding for these supportive housing programs. Cabarrus County staff will coordinate with and provide technical assistance to any agencies, public or private that provide supportive housing services.

The City of Kannapolis will continue to work with non-profit organizations in order to support people with special needs. Cooperative Christian Ministry (CCM) is the primary emergency shelter and assistance organization serving Kannapolis. When Pillowtex closed, their caseload increased substantially, and the City responded by increasing its funding level to the CCM to help with emergency assistance, meals, and the development of a food pantry in Kannapolis.

Town of Davidson

Senior affordable housing is an important priority for the Town of Davidson. The Aging in Place Task Force of the town, which concluded their research and work in November 2008, stated the importance of town support for the development of affordable living units for seniors. Their conclusion was based on data that indicated the increase in residents age 55 and older was projected to be approximately twenty percent in the coming years. In addition, the town conducted a survey of Davidson citizens (age 55 and older). The survey indicated these citizens' extreme concerns regarding the ability to find housing that was affordable as they aged. Davidson Housing Coalition is researching special needs housing, including affordable housing options for seniors and disabled persons.

Iredell County

The Statesville Housing Authority will continue to provide special tenant-based assistance for persons with HIV/AIDS. Fifth Street Ministries provides free HIV/AIDS testing once a month. The Town of Mooresville will continue to build homes with "Universal Design" features that allow homeowners with physical disabilities equal access to all rooms and features (including light switches, outlets, sinks and thermostats).

As it has done in the past, the Statesville Housing Authority will work closely with these organizations within the County to provide services to special needs individuals:

- Wesley CDC
- Habitat for Humanity
- Fifth Street (Transitional Housing)
- DSS
- Iredell County
- Landlord Association
- Information & Referral of Iredell County

Rowan County

Rowan County does not directly address the issue of "other special needs" within the community using HOME funds. Partnerships have been and will continue to be developed between the County and facilities that provide services to special needs individuals in order to aid in efforts targeting these populations.

NEIGHBORHOOD REVITALIZATION

All members of the Consortium have targeted specific areas in their communities to be revitalized. Most often, revitalization of an area involves not just a single activity, but multiple activities. The following paragraphs reveal the revitalization efforts that each member of the Consortium will take.

Cabarrus County

Cabarrus County has identified owner-occupied housing rehabilitation of elderly and disabled residents a high priority. The County's goal is to rehabilitate the homes of the elderly and disabled in order to provide a good quality of life and allow individuals to remain in their homes as long as possible. Objectives include:

- Providing full rehabilitations through the HOME and CDBG Scattered Site Housing Rehabilitation programs,
- Providing handicap modifications through the Housing and Home Improvement Programs
- Increasing energy efficiency and maintaining HVAC systems through the Weatherization and Heating and Air Repair and Replacement Programs.

Town of Davidson

Davidson Housing Coalition (DHC) has revitalized the Westside community through the renovation of existing affordable housing. Most recently, an historical 80+ year-old single-family home was renovated into a duplex that serves families earning less than 60% AMI. In addition, DHC turned blighted, roach and vermin-infested dwellings in the Westside into a new, successful rental community called Creekside Corner. Creekside Corner serves families earning less than 60% AMI. Both of these DHC projects were made possible through the use of HOME funds. The Town of Davidson, working with DHC, plans to continue with the revitalization of additional Westside properties as they become available.

The Town of Davidson provided funds to help renovate an old African-American elementary school in the Westside Community into a center that houses social service agencies, trainings and serves as a meeting and gathering place for community members. The Town plans to continue providing financial assistance to the Center to help keep programming available.

City of Kannapolis

The City of Kannapolis is focusing on the revitalization of the Carver neighborhood and the development of sustainable conservation based units. These efforts will coincide with other community development activities being provided by the City of Kannapolis. For example, CDBG funds are being used to build a road to provide connectivity to a major highway, thereby increasing the response time for emergency assistance vehicles.

The location of this project is within blocks of the Kannapolis Immediate School and less than two miles from the Kannapolis Train Station and N.C. Research Campus. This neighborhood, called Happy Hollow/New Town, consists of 64 mill houses once owned by the former Pillowtex Mill. It sits between the communities of Centerview, which is considered a relatively stable neighborhood and Rutledgetown, which is considered to be a fragile area. Thirty-nine percent of the houses in this area are deteriorated. The current makeup of the neighborhood is 70% rental and 30% owner-occupied.

The Happy Hollow/NewTown area consists of several parallel components that include real development, neighborhood assessment and community organizing. As the city moves to increase the visibility of this forgotten neighborhood, the decision was made to embrace its unique physical character and to transform it into a neighborhood that embraces the future through the use of healthy built homes. This project will be

the first affordable homeownership subdivision in Kannapolis that will address environmental concerns for land development and home construction. Kannapolis is currently working with Appalachian State University to have the houses certified as healthy homes through the N.C. Healthy Built Homes Program.

Town of Mooresville

The development of in-fill housing in Cascade is a primary goal of the Cascade Redevelopment Plan. The Burke Dale site, located off of Selma Drive in Cascade, was identified in the both the redevelopment plan and its accompanying master plan for redevelopment as in-fill housing.

The Burke Dale Subdivision is a 23-lot in-field housing development, which features a loop road. The Community Housing Development Corporation of Mooresville/South Iredell will build the houses and market them as work-force housing, a key component of the Cascade Master & Redevelopment Plans.

Rowan County

Rowan County has a partnership with Prosperity Unlimited to assist its East Spencer Revitalization Project. Prior to 2007, there had been no new single-family housing construction in the Town of East Spencer for twenty years. Due to the lack of recent comparables and the quality of existing housing stock, appraisals of new homes do not represent values sufficient to cover construction costs; however, in 2007 through the use of HOME and USDA funds, Rowan County partnered with Prosperity Unlimited to construct a house in East Spencer. The actions taken and those planned for the future are necessary to help establish the market and help other for-profit builders find a friendlier environment in which to build homes.

Prosperity Unlimited purchased property on Long Street adjacent to property owned by the Town of East Spencer. Due to the desire of the Town to help revitalize the community, the land was conveyed to Prosperity and subsequently incorporated into the current four-lot configuration. One new home is currently under construction by Prosperity. Three lots, remain available for construction. Currently, future first-time home buyers are working toward meeting requirements for home ownership through the counseling staff of Prosperity Unlimited. Two new homebuyers are expected to be ready for homeownership within the next six months. One of these individuals will help establish the market for more housing activity in East Spencer.

City of Salisbury

The West End and Jersey City neighborhoods are two areas that have been selected by the City Council for focused housing and neighborhood revitalization. These areas make up part of the inner ring of older residential developments surrounding the downtown. The majority of housing in these areas was built prior to 1960, and many homes have fallen into a state of disrepair. In some cases, demolition has been necessary to alleviate blighted conditions, leaving numerous vacant lots suitable for redevelopment. These neighborhoods have high minority concentrations, as well as higher than average concentrations of low-moderate income families.

City of Statesville

The City of Statesville is concentrating its revitalization efforts in the Allison Summit community, developed through an initiative of the Statesville Housing Authority (SHA). The initial phase was to relocate the main SHA office into a blighted area of the South Statesville Community and begin rehabilitation of the surrounding housing community, which consisted of 97% non-compliant rental housing.

Construction began on Phase 1 of the Allison Summit Community August of 1997 and consisted of eight new 1,100 sq. foot homes. Acquisition for Phase 2 began in 1998 and construction of eight more homes and one rehabilitated home were completed by the end of 2003. Acquisition for Phases 3, 4 and 5 began in 2000.

Phase 3 is a vacant parcel that was donated to the City's non-profit and awaits architectural drawings for review of the proposed townhome style homes. After acquisition of all property in Phase 4, the City reconfigured the lot lines to create a better use of the available land into a twenty-four home community. This community has realized the completion of eighteen homes and HOME funds will assist in the completion of the remainder of Allison Summit. After demolishing the existing homes in Phase 5, Statesville will begin selling lots and homes to be placed on the existing lots as originally platted by the City/County. The project encompasses 5.29 acres and is located in Census Tract # 603.

REDUCTION OF BARRIERS TO AFFORDABLE HOUSING

There are numerous barriers to affordable housing, as detailed in the *Market Analysis* section of this document. Reducing barriers takes time, effort and coordination with many different groups, agencies, and local governments. Many of the jurisdictions in the Consortium have made great strides in reducing barriers. Plans are in place to continue efforts to further reduce barriers. Following are some of the activities that have been implemented to help eliminate barriers to affordable housing:

- * Increase knowledge of Fair Housing Laws through the education process. This will be done in the following ways:
 - Housing Forums (covering foreclosure prevention and financial responsibility)
 - Fair Housing Fairs
 - Fair Housing Mailings to Realtors and Lenders
 - Poster contests and other activities during Fair Housing Month
- * Partnering with other agencies to facilitate the reduction of fees
- * Work with local governments to reduce water and sewer fees for low-income persons
- * Work with local governments to reduce impact fees for developers that build affordable housing
- * Seek multiple funding sources to provide substantial down payment assistance for low income homebuyers
- * Work with banks and potential first-time homebuyers to obtain low interest loans

REDUCTION OF LEAD-BASED PAINT HAZARDS

Although there are a significant number of homes within the Consortium area that were constructed prior to 1978, comparably the number of reported poisoning cases is very low. Throughout the Consortium area, homes selected for rehabilitation that were constructed prior to 1978 have a lead-based paint risk assessment performed by a lead-certified contractor. If lead-based paint is found in the home, lead-safe methods for removal and containment/abatement measures are taken. Information about lead-based paint hazards will continue to be discussed at first-time homebuyer workshops and technical assistance will continue to be provided to contractors and organizations involved in the rehabilitation of housing units containing lead-based paint.

It has been the experience of Concord and the Consortium that only a small number of homes rehabilitated involve children under seven years old. The majority of owner-occupied rehabilitations are performed on homes occupied by senior citizens who have no young children in the home. Because the highest risk of lead poisoning is to children under the age of seven, the risk has been very slight. If, however, a child is in the home and tests positive, the child will be immediately referred to an appropriate health care provider. The

defective paint will be immediately abated according to lead-based paint regulations. The City of Concord and Consortium members cooperate with county health inspectors to test children under the age of seven in homes before rehabilitation work is completed. Because the number of poisonings is low, Consortium members feel there is not a significant problem.

ANTI-POVERTY STRATEGY

Reduction of Persons Below the Poverty Line

The City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have a commitment to reduce the number of households with income below the poverty line. This will be done in the following ways:

- **Education**

Education is the key to breaking the cycle of poverty. Often individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.

- **Rehabilitation of owner-occupied homes**

Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.

- **Improve quality of life and ability to gain wealth**

Zoning ordinances play a major role in the development of affordable housing, because developers often feel that zoning requirements for affordable housing are too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least twelve and one half (12.5%) percent affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth. Additionally, such ordinances often require infrastructure improvements, additional green space, sidewalks, etc., all of which have a significant impact on an individual's quality of life.

- **Remove gaps within home acquisitions**

Construction of affordable housing and down payment assistance are excellent ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions will help individuals that may not have the resources to purchase a home by making affordable housing available and providing down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families in becoming homeowners.

INSTITUTIONAL STRUCTURE

The City of Concord's and Consortium's housing delivery system is comprised of a variety of public, private and non-profit organizations. Several private social agencies and groups, as well as county-run social services, provide supportive and social services to adults, children, and special population groups. Organizations are loosely affiliated through informal associations and collaborations. Additionally, several CHDOs and other non-profit groups develop affordable rental and owner-occupied housing. In recent years there has also been a significant increase in affordable housing developments by private contractors in the region.

Throughout the Consortium, local government staff works with non-profits on a regular basis. Frequently these non-profits are supported with local funds. Although there is a proficient network of affordable housing providers, there is a need for continued development, capitalization, and capacity building for viable non-profit organizations to carry out housing development activities.

To increase the availability of affordable housing units to residents, the City and Consortium will continue to leverage public and private funds by partnering with CHDOs, community development corporations, private developers and private lenders and public housing agencies. In addition, 15% of the annual HOME allocation is set aside for Community Housing Development Organizations (CHDO). These organizations do an excellent job developing affordable housing and providing supportive housing services. Concord staff will continue to provide support and technical assistance to the CHDOs.

City staff will also continue to work closely with the Piedmont Continuum of Care and the Cooperative Christian Ministry, as well as other non-profits and advocates in the community to deliver a comprehensive array of homeless prevention services. Staff will continue to work to improve coordination and communication among service providers to reduce duplication and deliver services more efficiently.

Following are some of the public service agencies in Concord that provide support services to those with special needs:

Piedmont Regional Continuum of Care (PRCoC)

The PRCoC is an association of Public Service Agencies, Private Non-Profit Organizations, Advocacy Groups, Housing Developers and Financial Groups in Cabarrus, Davidson, Rowan, Stanly and Union Counties. The PRCoC members collaborate to identify causes and solutions to the area's homelessness and housing needs. The goal of this Consortium is to eliminate homelessness and provide affordable housing solutions to persons threatened with losing their home.

The PRCoC's mission is to provide a seamless continuum of support, services, and housing to address the needs of those who are homeless within the five county region. This includes the following:

- ▶ Develop affordable housing opportunities
- ▶ Provide financial information and education regarding funding opportunities
- ▶ Provide technical assistance for grant applications
- ▶ Provide affordable housing services through our member organizations
- ▶ Provide advocacy for the development of affordable housing
- ▶ Develop community awareness about homelessness

Cooperative Christian Ministries (CCM)

CCM is a local organization that seeks to provide immediate assistance to members in the community who are experiencing crisis in the areas of food, shelter, or finances while providing them access to resources that will empower them to move beyond crisis. CCM coordinates three different programs to support Hunger Fighting, Homelessness and Financial Assistance. Their Night Shelter Program provides a safe sleeping sanctuary for men, women and children on a year-round basis. CCM is supported by local churches, civic groups, organizations and individuals.

Prosperity Community Connection (PCC)

PCC is a local organization that provides support to homeless and near homeless individuals. The facility provides food, clothing, education and housing for those in need through partnerships with other non-profit organizations. PCC coordinates closely with Cooperative Christian Ministries in their service to the homeless and near homeless and with the Crisis Distribution Center, which is an emergency assistance program.

Prosperity Unlimited, Inc. (PUI)

PUI is a local community housing development organization (CHDO) that has taken on additional roles in the effort to prevent families from becoming part of the homeless population. PUI has responded to the severe economic distress that has been placed on the community when unemployment reached higher than average numbers. PUI provides educational programs such as housing counseling and homebuyer education that teach about foreclosure, bankruptcy prevention and budgeting.

Serenity House

Serenity House is a local organization that provides work development and rehabilitation for homeless men who are recovering from drug and alcohol addiction. Serenity House is an all-male residential facility serving clients 18 years of age and older.

Cabarrus Meals on Wheels

This service provides meals to elderly and disabled residents. Currently, 90% of clients are classified as low income.

Cabarrus Literacy Council

The Literacy Council provides adults and children with basic reading skills and training in English as a second language to adults.

Hispanic Learning Center

The Center assists Hispanic children with their transition into the school system. It also provides language, tutoring, after school tutoring, and serves as an information and referral agency for the Hispanic community.

Other agencies that provide supportive services throughout the Consortium area are as follows:

Habitat for Humanity	Salvation Army
Victims' Assistance Network	ADA Jenkins Center (Davidson)
Local Colleges	Fifth Street Ministries (Statesville)
Local Public Housing Authorities	United Way
Local Churches	Dept. of Social Services

Coordination

The Consolidated Plan was developed by the Department of Business and Neighborhood Services (BNS) for the City of Concord and Cabarrus/Iredell/Rowan HOME Consortium. The Plan was reviewed by other local government agencies, including HOME Consortium members. BNS staff members will continue to work with key departments of the relevant governments to carry out housing and community development strategies.

As the lead entity, the City of Concord has and will continue to provide technical support to groups, organizations and individuals who work among low to moderate income individuals. Furthermore, additional efforts will be made to partner with other organizations to ensure that the community has knowledge of the programs offered and the requirements for participation. Any plan and strategy that is in place requires continual partnerships with those who provide similar services throughout the community. The Consolidated Plan will help facilitate this process.

CITY OF CONCORD

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

Introduction

The non-housing community development component of the Consolidated Plan provides a summary of the City of Concord's priority non-housing community development needs that are eligible for assistance under HUD's community development programs. The objective of the non-housing community development component is to create viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for low and moderate income persons. All citizens enjoy livable, attractive neighborhoods, with safe, accessible tree-lined streets and sidewalks, community green space and diverse public open spaces, quality parks and recreational areas, and bicycle and pedestrian connections among neighborhoods that are linked to central activities/businesses. Modern public facilities and efficient infrastructure are essential to delivering quality public services, facilitating economic development, and improving the quality of life. Sufficient human and supportive services are also included in this category. The City will utilize Community Development Block Grant funds to carry out these activities.

Non-Housing Needs Assessment

A summary of priority non-housing community development needs eligible for assistance with CDBG funds (i.e. public infrastructure, public services and economic development) is contained in this section. Non-housing community development needs and priorities have been established based upon the results of community development needs surveys, a review of public input, information received from other City departments and local agencies, data from the U.S. Census Bureau, and other government and non-profit agencies. Surveys and public input placed job creation at the top of the non-housing needs list, closely followed by public infrastructure and neighborhood revitalization. Many community needs are/were also identified through a comprehensive Center City Master Plan that was created in 2003. The needs ranged from marketing to improvements in infrastructure. Promotion of economic opportunities is a major focus of the initiatives within the proposed allocation of funds for the City.

The City has several low income areas that have suffered disinvestment over the years in housing, business and infrastructure. Federal funding is essential to meet the emerging challenges. The City utilizes several funding tools to help finance community development activities: HUD Section 108 loans, federal grants and Community Development Block Grant (CDBG) funds. In November 2004, North Carolina voters also approved a change in the state constitution that permits Local Option Project Development Financing (PDF), a tax increment financing option that adds to the potential for community development in North Carolina cities. These tools can enhance community development, provided the City devises a method to apply them both citywide and at the neighborhood level. The key goal of the Non-Housing Community Development section is to clarify how emerging needs, existing commitments, and new tools will be coordinated for a more effective community development planning process.

Non-Housing Priority Needs

The following table presents the City's non-housing priorities and the strategies to effect the proposed outcomes. These priorities support the City's goals of: (1) expanding economic opportunities, and (2) providing a suitable living environment to residents.

GOAL 2 – Expand Economic Opportunities		
Priority 2.1 – Attract new business/industry to the area that will create jobs for low-moderate income persons		
Strategies	<ul style="list-style-type: none"> • Continue to work with area Chamber of Commerce, Cabarrus County Economic Development Corporation, and others to promote the economic development of the community by expanding local businesses and recruiting new business • Provide support to new or expanding businesses in the form of low interest loans • Provide incentives for new or expanding businesses 	
Output Indicators	<ul style="list-style-type: none"> • Number of low interest loans to new or expanding businesses. • Number of start up & small business expansions • Number of jobs created and/or retained 	<u>Target</u> 5 5 5
Priority 2.2 - Provide job training and placement for employment for low-moderate income persons		
Strategies	<ul style="list-style-type: none"> • Encourage programs which provide affordable or free employment training • Support entrepreneurship training and technical assistance • Partner with agencies that provide job training 	
Output Indicators	<ul style="list-style-type: none"> • Number of participants to complete training programs • Number of participants that gain sustaining employment 	<u>Target</u> 10 10
GOAL 3 – Provide a Suitable Living Environment		
Priority 3.1 - Improve the safety and livability of neighborhoods		
Strategies	<ul style="list-style-type: none"> • Decrease the number of under-utilized and/or blighted properties in the City • Reduce lead-based paint hazards • Continue to provide resources for neighborhood organization and leadership development • Continue to utilize code enforcement to eliminate environmental hazards such as trash, vacant or dilapidated buildings and overgrown lots in LMI neighborhoods/areas • Continue neighborhood revitalization efforts in deteriorated areas of the city 	
Output Indicators	<ul style="list-style-type: none"> • Number of blighted properties eliminated • Number of houses with removed lead based paint • Number of code enforcement violations resolved • Number of homes rehabilitated or demolished • Number of neighborhood organizations assisted 	<u>Target</u> 10 properties 10 houses 25 violations 75 units 5 organizations

Priority 3.2 - Provide support for public services that directly impact affordable housing and increased employment opportunities		
Strategies	<ul style="list-style-type: none"> • Provide support for homebuyer education, home maintenance and housing counseling. • Provide support for life skills training and coaching for low income persons to gain skills to obtain financial, interpersonal and job stability 	
Output Indicators	<ul style="list-style-type: none"> • Number of homebuyer education, maintenance and counseling classes offered • Number of persons trained and coached to gain financial, interpersonal and job stability skills 	Target 10-12% annually
Priority 3.3 – Provide infrastructure and neighborhood improvements to support affordable housing, multi-modal transportation, and economic development		
Strategies	<ul style="list-style-type: none"> • Upgrade water and sewer lines to stabilize neighborhood infrastructure and encourage new infill development • Provide sidewalks and bicycle paths for neighborhood connection and access to public transportation, schools, services, shopping, etc. • Provide funding for infrastructure improvements to encourage redevelopment of Brownfield sites 	
Output Indicators	<ul style="list-style-type: none"> • Number of households that have access to improved infrastructure • Number of vacant lots now with water/sewer availability • Number of sidewalks and bicycle paths 	Target 10 8 6
Priority 3.4 – Provide support to public service agencies that assist the homeless and other special needs population		
Strategies	<ul style="list-style-type: none"> • Continue to provide support to local public service agencies that assist with health and wellness programs, substance abuse, food for the needy, shelter for the homeless, and after school programs. 	
Output Indicators	<ul style="list-style-type: none"> • Provide percentage of annual funding to support public service agencies 	Target 10-12% annually

I. Economic Development

The respondents that completed the Primary Needs Surveys cited Economic Development as their second highest priority. (Affordable housing was the first.) Job creation was of primary concern. Providing financial assistance for job training programs was also cited as a high need.

Appropriate economic development is a continued focus of the City. The City works in conjunction with the Cabarrus County Economic Development Corporation to keep the tax base low, expand and diversify employment opportunities, create a positive business environment, support existing business, maintain and expand community infrastructure and provide resources to new and expanding businesses. The program is structured to benefit Greenfield sites and encourages re-use of existing buildings/structures. The City's Business Façade Loan Program provides small (up to \$30,000), low-

interest loans to LMI business owners in Center City who wish to make façade improvements to their businesses.

In 2004 the City implemented a public transit system (Rider Bus System). Routes were/are structured to provide access to employment concentrations and in low-moderate income neighborhoods.

Additional efforts made by the City to expand economic opportunities are as follows:

- ▶ Established a tiered threshold for incentives. To qualify, property increases must occur due to investment in the amount of \$100,000 in Downtown, \$200,000 in Center City and \$1.5 million outside of CC. Mixed-use, commercial, industrial and retail are eligible in both the Downtown and CC areas. Only industrial qualifies outside of the CC. The lower thresholds in Downtown and CC allow smaller building and business owners to participate and hopefully employ additional people once the expansion is complete. Many of Concord's low and moderate income residents live within the Center City and business expansions that are nearby allow them to access jobs without traveling to the suburbs.
- ▶ Rowan-Cabarrus Community College offers classes in biotechnology, business and computer skills. Their enrollment has increased tremendously as a result of area lay-offs and those wishing to take advantage of the biotech campus in Kannapolis.
- ▶ City of Concord staff works very closely with staff from the Economic Development Commission to retain existing industry and recruit new businesses.
- ▶ The Cabarrus County Commissioners reduced the minimum investment to qualify for incentives from \$5 million to \$1.5 million and matched the City in the length of the incentives (three years). Additionally, the Commissioners approved a clause that allows them to offer incentives to businesses that expand or invest in areas that have existing infrastructure and/or encourage smart growth.
- ▶ In April 2009, Philip Morris announced their plans to close in July 2009, rather than in 2010. That meant that 1,100 people would become unemployed at least six months earlier than expected. The plant is 2.4 million sq. ft. and it sits on 2,400 acres, making it one of the premier sites in the world for a large-scale manufacturing facility. The site is served by rail, full utilities and will soon have a direct connection to I-85 via the George W. Liles Parkway.
- ▶ In 2008 several notable businesses located in Concord: **CAN** - The largest direct-selling telecommunications company in the world opened in the former Concord Telephone Company headquarters. They employed 500 professionals; **Flyright** - Simulator based flight training approved by the FAA. The company invested \$12 million and employed 18 persons; **Connections** - A technology-based business outsourcing firm employed 800 workers and made an announcement to add 250 additional workers in 2009.; **ZMax Dragway** - The dragway is located on 125 acres across from Lowe's Motor Speedway. The investment was \$60 million and events include top NHRA events; and, **CMC Northeast** - CMC announced in 2008 plans to construct a \$264 million tower project on the hospital campus. The state in early 2009 approved the expansion and design work is underway.

II. Public Infrastructure

Public Infrastructure and facility needs for the next five years are delineated in the City's Capital Improvements Program (CIP). For the entire City from 2009 through 2013, needs total \$191,933,228.00. General needs that benefit persons at all income levels are met through the use of local and State sources of revenue. CDBG funds are used to help pay for needs in the Census Block Group areas that are populated by low and moderate income persons.

The installation and replacement of public infrastructure indicated below furthers the following goals:

- Revitalize older-inner city neighborhoods
- Enhance lower-income neighborhoods in poor to fair condition
- Provide public improvements to ensure the health and safety of low to moderate income City residents

A. Street Improvements

Concord is well served by an extensive roadway network. Transportation is a key component for economic development and growth. Recognizing the need for quality, well-maintained streets, the City includes street maintenance and construction projects in their Capital Improvement Plan. Total capital improvement needs that have been identified for street construction and reconstruction in the City's current CIP is \$15,311,963. Improvements that are scheduled to be conducted in CDBG eligible areas total \$507,000.00. Poor street conditions result in drainage problems, lack of pedestrian access, and related health and safety problems. Street reconstruction projects are a high priority for the neighborhood associations responding to the survey.

Potential projects include, but are not limited to:

- Dorland Avenue Realignment
- Cabarrus Avenue (Property Acquisition) for street improvements

B. Flood and Drainage Improvements

The City's Capital Improvement Plan indicates a need for \$ 8,250,658.00 in improvements citywide through 2013. This does not include storm water improvements that are typically done as part of the street reconstruction projects discussed above. Of the funding for projects listed, \$396,000.00 is projected to be spent in CDBG-eligible areas that will benefit low and moderate income persons. Poor drainage results in flooded basements, backed up sewers, and flooding (resulting from undersized culverts). Standing water can breed diseases such as West Nile Virus. A survey of neighborhoods indicated that drainage improvements are a high priority.

Potential projects include, but are not limited to:

- Replace culvert on Melrose Avenue
- Replace culvert on Princess Street/Cromwell Drive

C. Water and Sewer

The City of Concord is a regional provider of water and sewer services. Concord operates two water plants and pulls raw water from three different lakes. The City's capital improvement program indicates water and sewer improvement needs through 2013 totaling \$64,483,086.00. Specific projects in the City's CIP provide for increasing the capacity of the City's overall system and installing new service to outlying areas. The City will invest CDBG funds to leverage other state and local funds in order to target areas of high impact, low- and moderate-income neighborhoods/communities that have experienced health and safety problems with sanitary sewer and water systems. Funding would be available once a request has been found to demonstrate the greatest need and largest benefit to low and moderate income residents. The City's survey of neighborhood associations indicates that neighborhoods generally rated water and sewer needs as a medium priority. Needs generally fall into this area:

Older water and sewer lines exist in the inner city areas that occasionally need replacement. Typically, lines under streets can be replaced with CDBG funds; or fire hydrants installed when a street is being replaced; or as major leaks or other health and safety problems are reported. Redevelopment efforts in the center city necessarily involve increasing the size of water, and possibly sewer lines in the inner city. Potential projects involve the replacement of water and sewer lines under streets that are part of street reconstruction projects indicated below.

Staff will coordinate with other City departments & County agencies to assess the areas of highest need and then pursue an approach to offer both short and long-term solutions to identified communities/neighborhoods during the next five years.

III. Public Services

The City provides funds annually to approximately eight public service agencies that provide assistance to the special needs population. The City sets aside between ten and 12% of their annual CDBG allocation for eligible non-profits that provide supportive or human services assistance. Each year public service agencies in the area are given the opportunity to submit an application for funding. Agencies are awarded grant funds based on eligibility and need. The following organizations that were funded in the 2008-2009 program year will also be funded in the 2009-2010 program year: *Meals-On-Wheels; Cabarrus Literacy Council; Coltrane LIFE Center (adult daycare); Cooperative Christian Ministry; Serenity House; Hispanic Learning Center; Prosperity Unlimited, Inc.; and, Prosperity Community Connections*. More specific information about each agency and their funding amounts are covered in the *Annual Action Plan* section of this document.

The City also provides between \$85,000 and \$96,000 in general funds annually to between eight and ten agencies that address community needs and benefit the general public.

2009-2010 ACTION PLAN



SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted: May 29, 2009	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction: City of Concord		UOG Code: 370660	
Street Address Line 1: 66 Union Street		Organizational DUNS: 079067484	
Street Address Line 2		Organizational Unit	
City: Concord	North Carolina	Department: Business & Neighborhood Services	
ZIP: 28025	Country U.S.A.	Division: Community Development	
Employer Identification Number (EIN):		County: Cabarrus	
56-6001207		Program Year Start Date (MM/DD): July 01	
Applicant Type: Local Government (Municipal)		Specify Other Type if necessary:	
		Specify Other Type	
Program Funding		U.S. Department of Housing & Urban Develop.	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles		Description of Areas Affected by CDBG Project(s)	
Entitlement		City of Concord	
\$CDBG Grant Amount \$390,802	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged \$	
\$Anticipated Program Income \$50,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles: Entitlement		Description of Areas Affected by HOME Project(s)	
		Cabarrus, Iredell & Rowan Counties	
\$HOME Grant Amount \$1,271,510	\$Additional HUD Grant(s) Leveraged \$224,100	Describe CDBG	
\$Additional Federal Funds Leveraged \$3,898,066		\$Additional State Funds Leveraged \$625,354	
\$Locally Leveraged Funds \$29,612		\$Grantee Funds Leveraged \$2,225,261	
\$Anticipated Program Income \$165,000		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			

Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			

Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			

Congressional Districts of: Cabarrus, Iredell & Rowan Counties		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: 8	Project Districts: 5,6,8		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Cynthia	Middle Initial: A	Last Name: Harrison
Title: Planning & Dev. Manager	Phone: 704-920-5147	Fax: 704-795-0983
eMail: harrisc@ci.concord.nc.us	Grantee Website: ci.concord.nc.us	Other Contact:
Signature of Authorized Representative Mayor J. Scott Padgett		Date Signed:

2009-2010 ACTION PLAN

Executive Summary

The Annual Action Plan details the proposed expenditures of Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Program funds for the 2009-2010 Program Year. Total CDBG funds available to the City for the upcoming Program Year are \$440,802, which includes \$50,000 in Program Income. The Consortium will receive \$1,271,510 in HOME funds. An additional \$165,000 in Program Income will also be available. Consortium members will leverage \$7,002,393 with the HOME funds. These funds will be used for a total of 115 projects: 28 CDBG-funded and 87 HOME-funded that will be carried out by 12 non-profit and local government agencies.

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the City of Concord. The goals of the City's CDBG Program are to (1) provide a suitable living environment, (2) provide decent affordable housing, and (3) create economic opportunities for low and moderate income persons. Activities to be carried out in the 2009-2010 program year include: owner-occupied rehabilitation, acquisition, emergency repairs, code enforcement, and infrastructure improvements. CDBG funds will also support the implementation of the Downtown Economic Development Façade Loan Program and the Neighborhood Matching Grant. Additionally, the City will set aside \$41,000 in CDBG funds for public service agencies.

HOME funds must be used solely for the production of affordable housing and may be used anywhere within the jurisdiction of the Cabarrus/Iredell/Rowan HOME Consortium (Cabarrus, Iredell and Rowan counties). The goal of the HOME Consortium is to provide decent, affordable housing to low and moderate income residents. Activities to be carried out include: new construction for homeownership, new construction for rental properties, land acquisition, owner-occupied rehabilitation, and down payment assistance.

SUMMARY OF RESOURCES & PROPOSED USES OF FUNDS

The City of Concord's FY 2009 resource allocation will be utilized to address housing and community development needs through programs implemented by the City and its partners. The City of Concord will have available **\$390,802** in Community Development Block Grant (CDBG) funds plus **\$50,000** in program income for a total of \$440,802.

COMMUNITY DEVELOPMENT BLOCK GRANT		
Source of Funding	Funding Level	Proposed Funding
FY 2009 Entitlement Grant	\$390,802	
Estimated Program Income 2009-2010	50,000	
Total CDBG Funds Available	\$440,802	
PROPOSED USE OF FUNDS		
Owner-Occupied Rehabilitation (includes PI and CDBG)		\$80,000
Acquisition		51,000
Emergency Repairs		78,942
Public Services (Sub-recipients)		41,000
Code Enforcement		6,000
Infrastructure		35,000
Downtown Economic Development Façade Loan		60,000
Neighborhood Matching Grant		500
CDBG Program Administration		88,160
Utilities		100
Insurance		100
		\$440,802

The Cabarrus/Iredell/Rowan HOME Consortium will receive **\$1,271,510** in Home Investment Partnership funds in the 2009 Program Year. Fifteen Percent (15%) of HOME funds will be set aside for specific activities to be undertaken by Community Housing Development Organizations (CHDOs). Of the \$1,271,510, the City plans to allocate \$190,727 for CHDO HOME eligible activities.

HOME INVESTMENT PARTNERSHIP PROGRAM		
Source of Funding	Funding Level	Proposed Funding
FY2009 Entitlement Grant	\$1,271,510	
Estimated Program Income	165,000	
Total HOME Funds Available	1,436,510	
PROPOSED USE OF FUNDS		
<i>Home Activities</i>		
New Construction for homeownership		\$730,335
New Construction – rental housing		114,844
Acquisition		60,029
Owner-Occupied Single-family Rehab		338,417
Down payment Assistance		65,736
Program Administration		127,151
HOME Activity Total		\$1,436,510

CITY OF CONCORD PROPOSED USE OF HOME FUNDS

The City will use their portion of the HOME allocation (\$144,582), along with anticipated program income (\$115,000) and local match funds (\$45,000), to carry out the following activities:

City of Concord 2009-2010 HOME Budget		
Source of Funding	Funding Level	Proposed Funding
FY 2009 Home Allocation	\$144,582	
Estimated Program Income for 2009-2010	115,000	
Local Match	45,000	
HOME Program Administration	78,608	
Total Funds Available	\$383,190	
Proposed Use of Funds		
HOME Activities		
New Construction- Single-Family		\$130,000
Housing Rehab- Single-Family (includes 90% PI)		105,000
Down Payment Assistance (HOME)		30,000
Acquisition of Property (for new construction)		28,082
Program Administration (includes 10% PI)		90,108
Total HOME Activities for City of Concord		\$383,190

OTHER RESOURCES

1. Leveraging of Funds

The City of Concord uses local funding in addition to the CDBG and HOME funds to accomplish the Consolidated Action Plan objectives. Partnerships that consist of public, private, and non-profit entities that develop strategies to leverage funds are encouraged. Federal funds leverage many other types of funding. All organizations leverage funds differently. CHDOs, as well as government agencies, use federal funds to leverage foundation and charitable institution grants. Federal funds can also be leveraged by using program funds to purchase materials or by using volunteers to perform the labor. Finally, low-interest loans are offered through government agencies that make other work financed at commercial rates very affordable for individuals and businesses. The coordination of partners uses funds in a more efficient way to support the objectives of these programs. In the upcoming year, \$165,000 in Program Income and \$7,002,393 from other funding sources will be combined with HOME funds to accomplish the Action Plan objectives. See table below for a breakdown of funding sources.

**HOME Program
2009-2010 LEVERAGED FUNDS**

Consortium Member	Federal Funds	State		Local (Pvt. Grants)	Grantee		Pgm. Income	Total Leveraged
Concord					\$45,000	Cash	\$115,000	\$160,000
Cabarrus Co.					40,000	Cash		40,000
Davidson (includes DHC)	3,898,066 (FLIHTC)	585,354	Tax Credit	1,709 (deferred developer fee)	1,086,075 595,000	RPP, AHP loans Bank Loan		6,166,204
Kannapolis	10,100 (CDBG)			636.75 (NCCDI)				10,736.75
Mooresville CDC								0
Mooresville	214,000 (CDBG)				235,000	Cash	50,000	499,000
Prosperity				2,500 (NCCDI) 4,766.45 (Developer Fee)	67,825.30	Bank Loan		75,091.75
Rowan County					57,942.50	Bank Loan		57,942.50
Salisbury		20,000	NCFHA		26,327	Bank Loan		46,327
Salisbury CDC		20,000	NCHFA	20,000 United Way	72,091.75	Bank Loan		112,091.75
Statesville								0
TOTALS	\$4,122,166	\$625,354		\$29,612	\$2,225,261		\$165,000	\$7,167,393

2. **Matching Funds** (HOME Program Only)

Under the terms of the annual Consortium Agreement, member governments are required to expend non-federal funds as their matching contribution in an amount not less than 25% of the total HOME funds received. Certification of match expenditures is provided on a dwelling unit-by-dwelling unit basis. This procedure is followed until the total amount of match funds has been met. The match obligation may be met with, but is not limited to, the following: Cash from a non-federal source; value of donated land or real property; value of waived taxes, fees, or charges associated with HOME projects, and sweat equity.

**CITY OF CONCORD
SUMMARY OF ANNUAL OBJECTIVES**

CDBG ANNUAL OBJECTIVES	HOME ANNUAL OBJECTIVES
1. Provide funds for acquisition of properties in redevelopment areas.	1. Continue Hawthorne Street home construction.
2. Continue redevelopment efforts in the Logan Community.	2. Construct one new single-family home in a Center City neighborhood.
3. Provide funds for Center City façade loans	3. Assist 10 low and moderate income families with down payment assistance.
4. Increase housing rehabilitation efforts for low and moderate income families.	4. Acquire property in Logan to continue revitalization efforts.
	5. Continue to provide training to Consortium members that will give them the tools to administer their HOME projects more efficiently and effectively.

CITIZEN PARTICIPATION

Citizen participation is an essential element of the CDBG and HOME Investment Partnership Programs. A jurisdiction must provide for and encourage citizens to participate in the development of the Consolidated Plan, substantial amendments to the Plan, and performance reports. These requirements are particularly designed to encourage participation by low and moderate-income citizens. One of the primary methods of gathering information from citizens regarding community development needs is through public hearings. Citizens are invited to participate in the public hearings. Information from the hearings, and discussions throughout the year with various agencies, are used to create a program that will best serve the community. All hearings are held at convenient times and locations that are accessible to those with disabilities. The hearings are adequately publicized in a newspaper of general circulation and through active community groups. The goal of the hearings is to identify community development needs and the activities that may be undertaken with these funds to meet the identified needs. Based on the input received, activities are selected that best serve the interests of low and moderate income persons and provide the greatest overall benefit to the community.

Public Hearings

Cabarrus County held a public hearing on March 16, 2009 to receive input regarding the use of the 2009 HOME funds. The public notice was published on March 5 and 8, 2009 in the *Independent Tribune*. The hearing was held during the regularly scheduled meeting of the Cabarrus County Board of Commissioners. No comments were received at meeting regarding the use of funds.

The **City of Concord** held a community needs assessment meeting for public input on March 26, 2009 to receive comments on the proposed 2009 CDBG and HOME program activities. The meeting was advertised in the *Independent Tribune* on March 12, 2009. No members of the public attended. Further, a 30-day comment period was held April 22 through May 22, 2009. Notice of the draft Action Plan was advertised in the *Independent Tribune* on April 22, 2009 and copies of the draft were placed at the City Hall Annex and the public library. The final public hearing was held during the regularly scheduled Council meeting on May 14, 2009. No comments were received from the public.

The **Town of Davidson** conducted a public hearing during the regular Town Board Commissioners' meeting. The hearing was advertised via the *Mooreville Herald*, the Town's e-mail list, the local blog, Davidsonnews.net, and the sign in front of Town Hall. No comments were received at the hearing.

The **City of Kannapolis** conducted a public hearing at their regularly scheduled council meeting on March 9, 2009 to receive input for the use of FY 2009 HOME funds from HUD. There were no public comments at the public hearing.

The **Town of Mooreville** held a public hearing on April 6, 2009 at 6:00 PM. The public hearing was advertised in the *Mooreville Herald* on March 27, 2009. The Mayor extended the call to the public for comments, but none were received.

Rowan County held a public hearing on March 16, 2009 at their regularly schedule commissioners meeting. No public comments were received and adoption of the plan was passed unanimously.

The **City of Salisbury** held a public hearing on March 17, 2009. No public comments were received.

The City of Statesville held a public hearing on March 20, 2009 at their regularly scheduled Council meeting to receive comments from the public. Additionally, Statesville took into consideration public input from a series of planning meetings conducted by the Statesville Housing Authority over a span of three months in 2006.

HOME PROGRAM

HOME Program Allocation: \$1,271,510

The programs and activities identified on the following pages address the HOME Consortium's priority goals and objectives as outlined in the Five-Year Strategic Plan. One hundred percent (100%) of the funds allocated in this Plan (excluding administration and planning activities) will be used to directly benefit people with household incomes below 80% of the area median income. Generally, the majority of people benefiting will be below 50% of the median income.

The Business and Neighborhood Services Department of the City of Concord, acting as lead entity of the Cabarrus/Iredell/Rowan Consortium, is responsible for ensuring that the federal funds spent on activities to benefit low and moderate income families are in compliance with the federal and local guidelines. The primary objective of all HOME activities carried out by the City of Concord and the Consortium is to provide decent, affordable housing to low and moderate income families by carrying out the following activities:

1. Rehabilitation of Owner-occupied Housing Units
2. Down payment Assistance
3. New Construction
4. Rental Housing (new construction)
5. Acquisition (for new construction)

2009 HOME CONSORTIUM ACTIVITIES AND FUNDING

Consortium Member	Activity	2009 Home Allocation	Program Income or CHDO	Total HOME Funds
City of Concord	Construction of 1 single-family home	\$85,000		
	Down payment assistance for 6 first-time homebuyers	30,000		
	Acquisition of property (for new construction)	28,082		\$248,082
	Owner-occupied, single-family rehabilitation	1,500	\$103,500	
Cabarrus County	Rehabilitation of 3 owner-occupied homes (elderly/disabled)	126,084		126,084
Town of Davidson	Construct a 41-unit rental apartment development	67,162		67,162
Davidson Housing	Construct a 41-unit rental apartment development	47,682		47,682
City of Kannapolis	Construction of 1 single-family home for a first-time homebuyer	125,301		125,301
Mooresville CDC	Acquisition for new construction	31,947		
	Down payment assistance for 4 first-time homebuyers	15,736		47,682
Town of Mooresville	Provide infrastructure for development of 20-lot single-family affordable housing subdivision.	87,383	50,000	137,383
Prosperity Unlimited	Construction of 1 new single-family home	47,682		47,682
Rowan County	Construction of 1 new, single-family home	92,213		
	Provide leveraging for 2-4 rehabilitation grants for owner-occupied, single-family homes	87,333		
		10,000		189,546
Salisbury CDC	Construction of 1 new single-family home for a first-time homebuyer	47,682		47,682
City of Salisbury	Construction of 1 new single-family home for a first time homebuyer	99,652		
	Down payment Assistance to 1 first-time homebuyer	10,000		109,652
City of Statesville	Construction of 1 single-family home.	103,922		103,922
	Subtotal	\$1,144,359	\$153,500	\$1,297,859
	Program Administration	\$127,151		\$127,151
	TOTAL	\$1,271,510	\$153,500	\$1,425,010

HOME CONSORTIUM

2009-2010 ACTIVITIES, OUTCOMES & OBJECTIVES

A description of the 2009-2010 activities to be undertaken by the Cabarrus/Iredell/Rowan Consortium are listed below. Through these activities, the City and the Cabarrus/Iredell/Rowan HOME Consortium expect to provide the opportunity to **94** low and moderate income families to live in safe, decent, affordable housing.

CABARRUS COUNTY

Proposed Activity: Owner- Occupied Housing Rehabilitation

Objective: Decent Housing

Outcome: Improved quality/durability of owner housing

HOME Funds: \$126,084

Total Project cost: \$153,462

HUD Matrix Code: 14A

Eligibility Citation: 570.202

Cabarrus County has a large number of older homes with elderly owners on fixed incomes that are in need of repairs; therefore, scattered site rehabilitation for low and moderate income households is the highest priority need in Cabarrus County.

Cabarrus County will rehabilitate three single-family homes owned by low to moderate income elderly and/or disabled individuals. The County will contribute \$40,000 in local match funds to the scattered site rehabilitation program. Clients will be selected on a first-come-first-served basis unless there are safety issues that need immediate attention. Homes will be rehabilitated to meet Section 8 housing requirements. Repairs will be completed by December 2010.

CITY OF CONCORD

Low income household concentrations are primarily located in the Center City area neighborhoods. However, most of the City's focus in the upcoming year will be on redevelopment of the Logan Community. Following are the activities proposed for the 2009 Program Year:

Program Administration

Total Funding Available: \$90,108

Activities related to administration of the HOME Program will be carried out by Community Development staff in the Business and Neighborhood Services Department. The City will receive **\$69,933** for oversight of the HOME Consortium and additional **\$8,675** for administration of the City's grant activities. The remaining \$48,543 in administrative funds will be allocated to each of the remaining Consortium members. The City will also use 10% of program income funds (**\$11,500**) to administer the program.

CITY OF CONCORD PROPOSED ACTIVITIES

Activity 1	New Construction – Single-family	HOME Funds:	\$ 85,000
Objective:	Decent Housing	Match Funds:	25,000
Outcome:	Increased supply of affordable owner housing	Total Project Cost:	\$110,000
Hud Matrix Code: 12			
Citation: 570.201(m)			

HOME funds will be used to construct one single-family home in the Logan or Hawthorne Communities. These two communities are part of the City's redevelopment plans for deteriorated low and moderate income neighborhoods. Construction is anticipated to be complete by June 2010.

Activity 2	Acquisition (for new construction)	HOME Funds:	\$28,082
Objective:	Decent Housing	Total Project Cost:	Unknown
Outcome:	Increased supply of affordable housing		
Hud Matrix Code: 12			
Citation: 570.201(a)			

Funds will be used to purchase property in the Logan Community for construction of an affordable single-family home.

Activity 3	Down Payment Assistance	HOME Funds:	\$30,000
Objective:	Decent, Affordable Housing	Total Project Cost:	\$30,000
Outcome:	Increased affordability for LMI families		
Hud Matrix Code: 13			
Citation: 570.201(n)			

Funds will be used to provide down payment assistance to six low and moderate income first-time homebuyers. Eligible candidates can receive up to \$5,000 for down payment and closing cost assistance. These funds will be utilized by June 2010.

Activity 4	Owner-Occupied Housing Rehab	HOME Funds:	\$1,500
Objective:	Decent Housing	Pgm. Income Funds:	\$103,500
Outcome:	Improved quality/durability of LMI owner housing	Total Project Cost:	\$105,000
Hud Matrix Code: 14A			
Citation: 570.202			

HOME Program Income funds in will be used to rehabilitate approximately three single-family, owner-occupied homes in Center City.

TOWN OF DAVIDSON

Proposed Activity: New Construction for Rental
Objective: Decent Housing
Outcome: Increased supply of affordable rental housing

HOME Funds: \$ 67,162
Total Project Cost: \$6,270,129

HUD Matrix Code: 12
Eligibility Citation: 570.201(m)

The Town of Davidson will work with the Davidson Housing Coalition to construct a 41-unit rental apartment development called The Cottages. The Cottages will consist of one to four bedroom units targeted at the following income levels: Eleven units at less than 30% AMI; 14 units at less than 50% AMI; and 16 units at less than 60% AMI. Six of the units will be ADA compliant. The project is additionally funded by a Low Income Tax Credit from North Carolina Housing Finance Agency. Occupancy of the homes is expected by July 2010.

CITY OF KANNAPOLIS

Proposed Activity: New Construction
Objective: Decent Housing
Outcome: Increased supply of affordable owner housing

HOME Funds: \$125,301
Total Project Cost: \$127,343

HUD Matrix Code: 12
Eligibility Citation: 570.201(m)

The City of Kannapolis will use its 2009-2010 allocation to fund the Kannapolis Affordable Housing Program. This program will provide one new single-family housing unit in the Carver Neighborhood, the City's current focus of revitalization. The home will be sold to buyers earning between 51% and 80% AMI. The activity will further the City's goal to increase the number of homeowners living in the City. Occupancy is expected by December 2010.

TOWN OF MOORESVILLE

Proposed Activity: New Construction (Infrastructure Improvements)
Objective: Decent Housing
Outcome: Increased supply of affordable owner housing

HOME Funds: \$87,383
Program Income: \$50,000
Total Project Cost: \$1,577,635

HUD Matrix Code: 12
Eligibility Citation: 570.201(m)

The Town of Mooresville will continue to fund activities approved in its redevelopment plan to prevent deterioration of the Cascade area. The Cascade Redevelopment Plan outlines steps to halt the decline of this historic mill village (fewer than 100 houses) to the north of downtown.

During the 2009-2010 fiscal year, the Town of Mooresville, in partnership with the Mooresville/South Iredell CHDO, will continue the development of a 23-lot in-fill, single-family subdivision named Burke Dale in the Cascade Redevelopment Area. The FY 2009-2010 HOME funds will be used to complete infrastructure improvements. Approximately \$214,000 in CDBG funds and \$235,000 in local funds will be used in conjunction with HOME funds to make the infrastructure improvements. Homes will be sold to families making less than 80% of the AMI. Occupancy of completed homes is expected by July 2012.

ROWAN COUNTY

Proposed Activity 1: New Construction

Objective: Decent Housing

Outcome: Increased supply of affordable owner housing

HOME Funds: \$92,213

Total Project Cost: \$131,180

HUD Matrix Code: 12

Eligibility Citation: 570.201(m)

Rowan County, in collaboration with Prosperity Unlimited, will build one new, affordable housing unit in the East Spencer community of Rowan County. The balance of funds needed to construct the home will be obtained through bank loans. The house will be located in a subdivision bound by Cedar Street, Gardner Place, and Long Street, supporting the City's East Spencer Revitalization Project. It will be sold to a buyer whose income is between 51% and 80% AMI. The proposed sales price is estimated to be \$141,180.

Proposed Activity 2: Down payment Assistance

Objective: Decent Housing

Outcome: Increased affordability for LMI owner housing

HOME funds: \$10,000

Total Project Cost: \$10,000

HUD Matrix Code: 13

Eligibility Citation: 570.201(n)

Down payment and closing cost assistance for two first-time homebuyers will be provided in the form of a zero percent deferred amortized loan. The loan amount will be based on the borrowers need but will not exceed \$5,000 per unit. First-time homebuyers must not make more than 80% of the AMI.

Proposed Activity 3: Owner-Occupied Housing Rehabilitation

Objective: Decent Housing

Outcome: Improved quality/durability of LMI owner housing

HOME funds: \$87,333

Total Project Cost: \$87,333

HUD Matrix Code: 14A

Eligibility Citation: 570.202

Rowan County and eight municipalities within the County participate in the Scattered Site Housing (SSH) Program. The goal of the SSH is to increase wealth and reduce poverty within the County. The SSH Program addresses the housing wealth needs by improving the existing housing stock; therefore, a major priority is to assist low and moderate income homeowners rehabilitate their homes.

Rehabilitation of two to four substandard owner-occupied homes will be undertaken in the County. Homes will be brought up to Section 108 standards. Homes constructed prior to 1978 will be tested for lead. If lead paint exists, abatement will be carried out by certified lead-abatement contractors.

CITY OF SALISBURY

The City of Salisbury will continue its affordable housing programs in partnership with the Salisbury Community Development Corporation (CDC). The City will help address underserved needs partly through its homeownership assistance programs implemented by the Salisbury CDC and partly by HOME allocations.

HOME-funded activities will include new construction of affordable housing and the provision of homeownership assistance to low income, first-time homebuyers. These activities are in line with Consolidated Plan goals to increase the supply of affordable housing and to assist low and moderate income households toward homeownership. Housing activities will be focused in neighborhoods surrounding the downtown area where concentrations of low and moderate income families and minorities exist.

Proposed Activity 1: Down-Payment Assistance

Objective: Decent Housing

Outcome: Increased affordability for LMI owner housing

HOME Funds: \$10,000

Total Project Cost: \$10,000

HUD Matrix Code: 13

Eligibility Citation: 570.201(n)

The City of Salisbury will continue its down payment assistance program in the 2009 fiscal year. Down payment assistance will be provided to one household whose total income is between 51% and 80% of the AMI. Homebuyers receive \$10,000 in assistance. Homebuyers must be residents of the City of Salisbury and have completed the homeownership program provided by the Salisbury CDC to gain the skills necessary for maintaining property and financial matters.

Proposed Activity 2: New Construction

Objective: Decent Housing

Outcome: Increased supply of affordable owner housing

HOME Funds: \$99,652

Total Project Cost: \$135,000

HUD Matrix Code: 12

Eligibility Citation: 570.201(m)

One new single-family home will be constructed in the West End or Jersey City neighborhood and sold to an eligible first-time homebuyer who has completed the Salisbury CDC Homeowner Education program. The home will be a three-bedroom, two-bathroom structure, and will contain approximately 1,200 square feet of living space. It will be constructed to Energy Star standards. Other funding sources include NCHFA and bank loans. Construction is expected to be complete by May 2010. The home will sell for \$110,000-\$130,000.

CITY OF STATESVILLE

Proposed Activity: New Construction
Objective: Decent Housing
Outcome: Increased supply of affordable owner housing

HOME Funds: \$103,922
Total Project cost: \$103,922

HUD Matrix Code: 12
Eligibility Citation: 570.201(m)

The City of Statesville will construct one single-family home in Allison Summit Village, a community that is entirely designated for low and moderate income families. The home will have at least 1,100 square feet and will be constructed to Energy Star standards. Construction will be financed completely with HOME funds and will have a sales price between \$110,000 and \$135,000. The home will be sold to buyers earning between 51% and 80% of the AMI, and a mandatory agreement will be made that post homeownership classes be attended. Construction will be complete by the end of 2010.

CHDO SET-ASIDE

Each year the City sets aside 15% of their HOME allocation for investment in housing to be developed, sponsored, or owned by community housing development organizations (CHDOs). The City of Concord's 2009 allocation for CHDO HOME-eligible activities is \$190,727. Each CHDO receives one-quarter (1/4) of the 15% set-aside (\$47,682 each) which can be used for eligible activities such as acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and down payment assistance to purchasers of HOME-assisted housing sponsored or developed by a CHDO with HOME funds. The four CHDOs are located in Davidson, Salisbury, Mooresville, and Kannapolis. Following is a description of the HOME-assisted projects planned by each CHDO:

Salisbury Community Development Corporation (SCDC)

SCDC is a non-profit corporation that builds, rehabilitates, and sells homes to low and moderate income, first-time homebuyers. The Salisbury CDC's goal for fiscal year 2009 is to produce new, affordable single-family housing. Most of their efforts will be concentrated in the West End Neighborhood where a revitalization plan was completed by the City of Salisbury. The 2009-2010 HOME funds will be used to construct one single-family home for a family earning no more than 80% AMI. F&M Bank, Citizens South Bank, and First bank have agreed to partner with SCDC for project funding. In addition, the three banks will waive the Private Mortgage Insurance to make the mortgage payment more affordable. The home will have an approximate sales price of \$115,000.

Prosperity Unlimited, Inc.

Prosperity Unlimited offers services in budgeting, credit counseling, homebuyer education, foreclosure and reverse mortgage counseling, economic literacy and affordable housing construction. Approximately 70% percent of the participants are residents of Cabarrus County.

Prosperity Unlimited will use all of their 2009 allocation to build one home for a low-to-moderate income family. The house will be monitored and certified by Advanced Energy and is tentatively scheduled to be certified by NC Healthy Built Home Program. The homebuyer will participate in

Prosperity Unlimited's homebuyer's education workshop and attend at least one counseling session. A grant from CDDI and bank loans will also be used to finance the project. Development costs will total \$118,000. The sales price of the home is expected to be approximately \$118,000. Construction should be complete by March 2010.

Community Housing Development Corporation of Mooresville/South Iredell

CHDCM/SI will continue its ongoing search for land within the Town of Mooresville. The land acquired will be used for construction of single-family housing units. These homes will be priced to serve low-to-moderate income families in the target area. Over \$26,000 in HOME funds will be used to acquire the land. Homes to be built on the acquired land will sell for an estimated \$120,000.

CHDCM/SI will use its remaining allocation of HOME funds to provide down payment assistance to qualifying first-time homebuyers. The applicant's annual income will not exceed 80% AMI. The recipients of the assistance must attend and complete the CHDO's homebuyer education course prior to closing. Maximum monetary assistance will be \$4,000.

Davidson Housing Coalition (DHC)

DHC is a non-profit corporation whose purpose is to address the underserved need of affordable housing in the Davidson community. The Davidson Housing Coalition, in conjunction with the Town of Davidson, will work to provide affordable housing in the 2009-2010 fiscal year through the development of The Cottages, a 41-unit rental apartment development. This project is also funded by Low Income Tax Credits from North Carolina Housing Finance Agency. The project will serve the following income levels: 11 units will serve residents earning less than 30% AMI; 14 units will serve residents making less than 50% AMI; and 16 units will serve residents making less than 60% AMI. Rent for the apartment units will range between \$276 per month and \$770 per month. The total cost of the project will be \$6,270,129. Occupancy is expected by July 2010.

TIMETABLE FOR IMPLEMENTATION OF ACTIVITIES

As indicated in the table below, the majority of activities will be completed by December 2010; however, the larger phased housing activities may not be completed until 2012.

Recipient	Estimated Date of Project Completion
City of Concord	December 2010
Cabarrus County	December 2010
Town of Davidson	July 2010
Davidson CHDO	July 2010
City of Kannapolis	December 2010
Town of Mooresville	July 2012
Mooresville CHDO	September 2010
Prosperity Unlimited	November 2010
Rowan County	TBD
City of Salisbury	May 2010
Salisbury CHDO	April 2010
City of Statesville	December 2010

CDBG PROGRAM
CDBG Allocation: \$390,802
Anticipated Program Income: \$50,000

The 2009-2010 Primary Objectives of the CDBG activities carried out by the City of Concord are as follows:

1. Provide economic opportunities through improved/new availability/accessibility
2. Enhance suitable living environment through improved/new sustainability
3. Enhance suitable living environment through improved/new accessibility
4. Create decent housing with new/ improved affordability

There will be \$88,160, including program income, available to pay the cost of program administration. CDBG Program funds, along with \$50,000 in program income, will be used to carry out the following activities:

Acquisition
Total Funds: \$51,000

Objective: Expand Economic Opportunities
Outcome: Job Creation

Matrix Code: 01
Citation: 570.201(a)

The City anticipates the purchase of two or three properties in the Logan Community or other Center City communities to further economic development opportunities.

Owner-Occupied Housing Rehabilitation
Total Funds: \$80,000

Objective: Decent Housing
Outcome: Improved quality/sustainability of LMI
Owner housing

Matrix Code: 14A
Citation: 570.202

The City plans to substantially rehabilitate approximately three owner-occupied, single-family homes that are occupied by low and moderate income families. The City of Concord will evaluate and provide work write-ups that reflect the need to improve these structures. This in turn will provide a safe and habitable environment and improve the quality of life for the homeowner and his/her family.

Code Enforcement
Total Funds: \$6,000

Objective: Suitable Living Environment
Outcome: Improvement of neighborhood

Matrix Code: 15
Citation: 570.202(c)

The City will continue to support code enforcement activities to stabilize neighborhoods and create a safe environment for residents. The City's Code Enforcement program strives to rectify situations that threaten the health, safety and welfare of its citizens by making a consistent effort to combat this

situation and providing funds for properties with code enforcement issues. The City anticipates demolishing four structures.

Emergency Repairs Program
Total Funds: \$78,942

Objective: Decent Housing
Outcome: Improved quality/safety of LMI owner housing

Matrix Code: 14A
Citation: 570.202

This program provides funds to low and moderate income homeowners for repairs to their homes that are urgent in nature and needed to protect their health and safety. This program addresses items such as failing roofs, heating units, plumbing and electrical systems. The City anticipates addressing the emergency repair needs of fifteen LMI homeowners citywide.

Public Facilities/Infrastructure
Total Funds: \$35,000

Objective: Expand Economic Opportunities
Outcome: Improved availability/access to jobs

Matrix Code: 03
Citation: 570.201(c)

The funds for infrastructure will be utilized for projects that directly relate to the Concord Center City plan and the Downtown Master Plan. The City plans to provide street and site improvements in these areas of the City. Improvements will be made as necessary in conjunction with economic development efforts to create jobs.

Downtown Economic Development Façade Loan Program
Total Funds: \$60,000

Objective: Expand Economic Opportunities
Outcome: Sustain and create jobs

Matrix Code: 18A
Citation: 570.203(b)

The Façade Loan Program is designed to assist property owners with enhancement of appearance and/or correction of building or zoning code deficiencies on the exterior of existing buildings. Center City is the targeted area due to several factors: the average age of the commercial structures, the number of low and moderate income neighborhoods, and the City's commitment to visually enhance business corridors that provide employment opportunities and serve as gateways to downtown. Applications are considered on a first-come-first-serve basis and assistance is based on available funding. In order to qualify for assistance, at least one job that benefits a low or moderate income person must be created within six months of project completion. Loans up to \$30,000 are available to property owners at 2% interest for periods of five or 10 years. All loans are secured by a deed of trust and promissory note.

Neighborhood Matching Grant - \$500

Outcome: Suitable Living Environment
Objective: Improvement of Neighborhood

Matrix Code: 05
Citation: 570.201(e)

In May 2002, the City Council approved the "Neighborhood Matching Grant Program" to assist recognized neighborhood organizations with funding projects to beautify and/or otherwise enhance

the quality of life in their community. Under this program, the City matches a neighborhood organization's contribution (up to \$3,000) for neighborhood improvement projects. Such projects may include entrance signs, landscaping, recreation, benches, mailings, and newsletters. Currently, there are 35 participating neighborhood organizations, six of which are considered to be low and moderate income. These six neighborhoods are eligible to receive grant funds not to exceed \$3,000. These funds will be combined with previous year's funds to provide the match requests.

Public Services - \$41,000

Matrix Code: 05

Citation: 570.201(e)

In addition to housing activities, the City of Concord also funds supportive and human services through the CDBG program. Assisting persons with special needs is a priority that is set forth in the Five Year Consolidated Plan. Therefore, the City sets aside between ten and twelve percent (10-12%) of their annual CDBG allocation for eligible non-profits that provide supportive or human services assistance. The City plans to allocate \$41,000 to eight non-profit agencies that provide such services.

The table below summarizes the (non-profit) public services agencies that have been recommended to receive funding in the upcoming fiscal year.

Public Service Agency	Amount Allocated
Cabarrus Literacy Council	\$5,000
Cabarrus Meals on Wheels	4,500
Coltrane L.I.F.E.	4,500
Cooperative Christian Ministry	6,500
Hispanic Learning Center	4,500
Prosperity Community Connection	1,500
Prosperity Unlimited, Inc.	10,000
Serenity House	4,500
TOTAL	\$41,000

DESCRIPTION OF PUBLIC SERVICE AGENCIES FUNDED BY CITY

Cabarrus Literacy Council provides adults and children with basic reading skills training in English as a second language to adults living in Cabarrus County. Funds will be used to cover general operating expenses, which include salaries, tutor training, and literacy materials.

Cabarrus Meals on Wheels helps homebound citizens of Cabarrus County remain independent by the delivery of nutritious meals. Currently, 90% of clients are classified as low-income households. Funds will be used to provide meal sponsorship to elderly and disabled residents of Cabarrus County.

The Coltrane L.I.F.E. Center is the oldest adult day/healthcare program in North Carolina. The Center provides a variety of adult day/health care and supportive services to as many as 94 older and/or disabled adults, which helps prevent or delay placement in a nursing home or assisted living facility. Funds will be used to provide scholarship assistance to participants with low and moderate incomes who cannot afford to pay the full cost of the Center's daily fees. Funds will also assist with transportation to the center and doctors' offices.

Cooperative Christian Ministry provides emergency assistance to the economically disadvantaged by providing food, clothing, shelter, utilities, and medicine. Assistance is provided through three programs: The Crisis Center, the Night Shelter, and the Samaritan House Soup Kitchen. Funds will be used for general operation of the Night Shelter program year round, serving men, women, and children.

Hispanic Learning Center assists the growing population of Hispanic children with their transition into the school system. The center also provides language tutoring, after school tutoring, classes for adults such as parenting and nutrition, and serves as an information and referral agency for the Hispanic community. Funds will be used cover the cost of utility bills and a portion of the executive director's salary.

Prosperity Community Connection provides support to homeless and near-homeless individuals in the City of Concord. They also provide one-on-one tutoring and mentoring via the Youth Enrichment Program. The facility provides food, clothing, education and housing for those in need through partnerships with other non-profit organizations. They closely coordinate with Cooperative Christian Ministries in their service to the homeless and near-homeless and with the Crisis Distribution Center, an emergency assistance program that provides food to those in need. Funds will be used specifically to support the hunger relief program that provides food to homeless, low-income families, the unemployed, and the elderly.

Prosperity Unlimited, Inc. provides housing counseling and homebuyer education programs to low and moderate income first-time homebuyers. They also assist with the revitalization of distressed neighborhoods, construct affordable housing, and assist with down payment assistance. The comprehensive counseling education program assists the potential homebuyer with employment continuity, household budgeting, and inclusion in the home buying process. Funds will be used to provide credit counseling, case management, and homebuyer counseling to five low-moderate income first-time homebuyers.

Serenity House, Inc. provides a safe, sanitary shelter and essential social services to homeless men. The program provides recovery services to men with alcohol or substance abuse problems and helps addicts become gainfully employed. The facility operates 24 hours a day, 365 days a year. Funds will be used to offset operational expenses.

Section 108 Loan Funds

In July 2008 \$2 million in Section 108 funds were secured by the City. These funds will be used to construct the wellness center portion of the Oaks at Stephen's Place Senior Housing facility, which will include the construction costs related to the wellness center, Debt Service Reserve Fund, payment of issuance fees, and payment of interest. The developer is in the process of securing financing through the HUD 221d program. As soon as this is accomplished, construction of the facility can begin.

The wellness center is one of the main attributes to the facility. The center will be approximately 10,150 SF facility and will cost approximately \$130 per SF to build (estimated \$1.3 million total cost). In addition, it is estimated that the equipment cost will be \$250,000. The center will house work-out equipment in the exercise area, class rooms where health classes will be taught, and a clinic area where medical checks for blood pressure, sugar (diabetes), and other medical conditions will be conducted.

Certain services, such as classes and blood pressure checks will be available for free to seniors living in the communities adjacent to the facility. Access to gym facilities will be allowed through affordable membership fees that will be based on income. A marketing plan will be developed to make sure that the services that will be provided are publicized in an effective manner throughout the community.

AFFORDABLE HOUSING

AFFORDABLE HOUSING STRATEGY

The Cabarrus/Iredell/Rowan Consortium intends to continue fulfilling the original enumerated goals and objectives of the Five Year Consolidated Plan and will continue to address concerns expressed by citizens at the most recent public hearings and other community association meetings throughout the year. The need for affordable housing opportunities continues to be a major priority of the Consortium and the City of Concord. One hundred percent (100%) of HOME funds (excluding administration) and fifty-two percent (52%) of CDBG funds are allocated for this purpose of constructing or rehabilitating 99 affordable housing units. Projects will be located throughout the Consortium's area. The goals and objectives of the Cabarrus/Iredell/Rowan HOME Consortium are to promote and provide safe, fair and affordable housing.

The Consortium will focus on HOME program activities that center around the following five guiding principles:

1. Benefit low/moderate income persons and families
2. Focus on the affordable housing stock, including stronger code enforcement, improved infrastructure, public facilities, and new construction
3. Promote appropriate awareness of affordable and fair housing issues
4. Improve the conditions of potential and current homeless persons
5. Encourage more collaborative approaches to community development

**CABARRUS/IREDELL/ROWAN CONSORTIUM
HOUSING GOALS & OBJECTIVES**

Cabarrus County	<p>(1) To rehabilitate the homes of the elderly and disabled in order to provide a good quality of life and keep individuals in their homes as long as possible. This will be accomplished through the provision of full rehabilitations, handicap modifications, and its weatherization improvements.</p> <p>(2) To provide replacement housing to low income homeowners whose homes are beyond repair.</p>
City of Concord	To increase affordable housing stock by constructing new, single-family homes for qualified low and moderate income families, provide down payment assistance to first-time homebuyers and reduce the number of substandard housing by providing rehabilitation assistance to low and moderate income persons in owner-occupied homes.
Prosperity Unlimited, Inc.	To provide a homeownership opportunity to a low and moderate income family through the construction of one new affordable, single-family dwelling.
City of Kannapolis	To construct an energy efficient, affordable single-family dwelling unit for a first-time homebuyer of low to moderate income.
City of Salisbury	To increase home ownership amongst low to moderate income households through the construction of one new, single-family home and provision of down payment assistance to one household.
Salisbury CDC	To provide homeownership opportunities to low and moderate income families in the City of Salisbury through the construction of one new affordable, single-family dwelling.
City of Statesville	To increase the availability of decent, affordable housing in the City by constructing one single-family dwelling.
Town of Mooresville	To increase the percentage of owner-occupied housing, preserve and conserve existing neighborhood architecture, and remove blighting influences in neighborhoods, and provide infrastructure for new development of owner-occupied housing for low to moderate income individuals.
CDC of Mooresville/S. Iredell	To increase home ownership in the community through the acquisition of land for the purpose of constructing affordable single-family homes in the Town of Mooresville and through providing down payment assistance to three first-time homebuyers.
Town of Davidson	To increase the availability of decent, affordable rental housing in the Town by constructing forty-one rental apartments.
Davidson Housing Coalition	To increase the availability of decent, affordable rental housing in the Town by constructing forty-one rental apartments.
Rowan County	To rehabilitate owner-occupied, single-family homes, construct new affordable housing to increase the availability of affordable housing and improve the quality of housing for low income residents, and provide down payment assistance to first-time homebuyers.

The City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have and will continue to develop innovative ways to implement the objectives set forth in the 2010-2015 Consolidated Plan. The City of Concord and the Consortium focus on activities for low and moderate income households. The goal is to make sufficient investment and stimulate private investment throughout the communities. This means funding may be distributed to more distressed neighborhoods where opportunities exist to significantly impact the sustainability and vitality of that neighborhood.

OTHER ACTION PLAN ELEMENTS

A. Administration

Administration funds for the CDBG and HOME programs are allocated to the City of Concord. The City of Concord's Community Development Division is responsible for administering community development monies designated to low and moderate income areas of the City. The purpose of obtaining funding from CDBG & HOME programs is to provide individual citizens, neighborhoods, non-profit organizations and other government agencies with neighborhood revitalization assistance, housing rehabilitation, new home construction, job creation, infrastructure improvements, code enforcement, and blight clearance to enhance the vitality, safety, and attractiveness of Concord's neighborhoods. Overall administration costs for the City amount to 20% of CDBG and 10% of HOME.

B. Lead-based Paint & Asbestos

The Consortium understands the danger of lead-based paint and asbestos. The discovery of asbestos in a dwelling unit may require encapsulation or removal prior to demolition. All CDBG and HOME-assisted rehabilitation projects are carried out in compliance with HUD's lead-based paint hazard regulations, which require complete abatement of the lead-based paint hazard when CDBG or HOME funds are used for substantial rehabilitation. On smaller projects, lead-safe work practices and clearance testing are performed as required by state law. Units that receive funds for rehabilitation are tested for lead-based paint by a certified risk assessor prior to the bid process. After completion of the project, lead clearance tests are performed to ensure the lead hazard has been abated. Many of the Consortium members are encouraging contractors to have their workers become lead certified and to become certified as lead-abatement contractors.

C. Reduction of Persons Below the Poverty Line

The City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have a commitment to reduce the number of households with income below the poverty line. This will be done in the following ways:

- Education is often the key to breaking the cycle of poverty. Frequently individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improvement of employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.
- Rehabilitation of low-moderate income owner-occupied homes has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.

- Improve quality of life and ability to gain wealth. Zoning Ordinances play a major role in the development of affordable housing because they are often too stringent and not cost effective. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing can help overcome some of the housing barriers to low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least 12.5% affordable housing units and benefit low and moderate income individuals. This ordinance increases and maintains the production of affordable housing, and ensures its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth. Additionally, such ordinances often require infrastructure improvements, additional green space, sidewalks, etc., all of which have a significant impact on an individual's quality of life.
- Remove gaps within home acquisitions. Construction of affordable housing and down payment assistance are ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions help individuals that may not have the resources to purchase a home by making affordable housing available and providing down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families in becoming homeowners.

D. Fair Housing

The Fair Housing Act of 1968 prohibits discrimination in housing based on race, color, national origin, religion, sex, disability, or familial status. HUD is committed to eliminating the introduction of racial or ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing. The fundamental goal of HUD's Fair Housing Policy is to make housing choice a reality through fair housing planning.

The City of Concord and the Consortium are committed to fulfilling their responsibility of promoting equal housing opportunities. The City has demonstrated this through a growing neighborhood initiative and in the implementation of the CDBG and HOME programs. The City has also shown its determination to make it more difficult for homebuilders and lenders that are not committed to neighborhood sustainability to function in our community by taking strong stands on development standards.

The City also supports a local CHDO's (Prosperity Unlimited) continued efforts to educate the public and housing industry professionals about fair housing. Each year the City provides CDBG funds to assist with fair housing and homebuyer education workshops.

As part of the City's commitment to promote equal housing opportunities, an *Analysis of Impediments* was completed in 2005 to identify fair housing impediments in the City of Concord, Cabarrus, Iredell, and Rowan counties. The Analysis also outlines the steps to be taken to eliminate the identified impediments and to monitor the progress of recommendations. The City will continue to do its part in educating the public to help eliminate racial, ethnic, and economic segregation and other discriminatory practices in housing.

PROGRAM SPECIFIC REQUIREMENTS

A. Recapture Policy

The Consortium has opted to apply the “recapture” provisions since all HOME funds are invested as a direct homebuyer subsidy. The recapture policy ensures that funds will be used for an activity similar to that of their original application. Under “recapture” provisions, the homeowner shall maintain the HOME-assisted property as his/her principal residence during the affordability period which shall begin on the date of the signing of the promissory note and deed and trust and end upon expiration of the appropriate affordability period. If the housing does not continue to be the principal residence of the family for the duration of the period of affordability, the city may recapture the balance of the HOME subsidy as indicated below:

1. **Down Payment Assistance and Whole House Rehabilitation Programs**

The recaptured amount will be determined on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

2. **Emergency Repair Program**

The amount recaptured will be the full balance remaining on the [HOME assistance] loan.

3. **Voluntary or Involuntary Sale of Home within the Period of Affordability**

If the home is sold within the period of affordability, the amount of HOME investment due will be repaid from the net proceeds from the sale of the home. If the net proceeds of the sale are insufficient to repay the combined investment [of the homeowner and the HOME subsidy], the net proceeds will be distributed based upon the following formula:

$$\frac{\text{HOME subsidy}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amt.}$$

$$\frac{\text{Homeowner Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Homeowner Repayment.}$$

B. Period of Affordability

For homebuyer and rental projects, the length of the affordability period depends on the amount of the HOME investment in the property and the nature of the activity funded. A deed of trust is recorded for the length of the affordability period. If a home is purchased with HOME assistance and is sold or refinanced during the affordability period, recapture provisions apply to ensure the continued provisions of affordable homeownership. For rental housing, when units become vacant during the affordability period, tenants thereafter must be income-eligible and must be charged the applicable HOME rent.

HOME Investment per Unit	Length of the Affordability Period
Less than \$15,000	5 years
\$15,000-\$40,000	10 years
More than \$40,000	15 years

C. Refinance Policy

It is the policy of the City of Concord and the Cabarrus/Iredell/Rowan Consortium that HOME funds cannot be used to refinance multi-family loans made or insured by any federal program, including CDBG.

D. Woman/Minority Business Enterprises

It is the policy of the City of Concord to provide minorities and women equal opportunity to participate in all aspects of City contracting and purchasing programs, including but not limited to, participation in procurement contracts for commodities and services as well as for contracts relating to construction, repair work, and/or leasing activities.

It is also the policy of the City of Concord to prohibit discrimination against any person or business in pursuit of these opportunities on the basis of race, sex, religion, disability, familial status or national origin and to conduct its contracting and purchasing programs to prevent such discrimination.

The City of Concord, in cooperation with other local, state and federal agencies and with the assistance of minority groups and agencies, will actively seek and identify qualified minority and women business enterprises and offer them the opportunity to participate as providers of goods and services to the City.

All contracts for goods and services include the following policy statements:

1. The City opposes discrimination on the basis of race and sex and urges all of its contractors to provide a fair opportunity for minorities and women to participate in their work force and as subcontractors and vendors under City contracts.
2. The City of Concord actively seeks minority and women-owned suppliers and vendors to participate in affordable housing activities.

Monitoring Plan

HOME Program

As the lead entity for the HOME Consortium, the City of Concord is responsible for administering programs covered by the Consolidated Plan and ensuring compliance with HOME Program regulations. The performance of each member government and CHDO is monitored on-site by Concord's Business and Neighborhood Services Department staff on an annual basis; and, technical assistance is rendered by staff to members of the Consortium as the need arises. Additionally, each recipient is required to submit a comprehensive quarterly status report. If problems are detected, a call to provide technical assistance is made to the agency. The HOME Consortium also meets quarterly to discuss current issues, updated or new regulations, regulatory issues, etc.

Concord monitoring staff uses HUD's monitoring checklists for on-site monitoring visits, which provides a comprehensive assessment of the member's project administration. The on site monitoring process generally involves the following:

- Thorough review of City/Town files, including performance agreements, reimbursement requests, contracts and other communications.
- Site visits that entail inspecting construction or rehabilitation work, gathering information and discussing progress of each program.
- Evaluating administrative capacity and financial management (per HOME requirements) by inspecting and obtaining copies of audits, financial records, etc.
- Reviewing documentation to ensure the agency is satisfying other federal requirements such as labor, procurement and contract requirements.
- Evaluating the effectiveness and timeliness of projects.

Any agency found to be "at risk" is provided additional technical assistance to help resolve the issues at hand.

After evaluating all the necessary information, the lead agency monitor writes an assessment letter to the member summarizing the findings. Included are suggestions for organizational improvements or necessary program changes.

The schedule for on-site visits to member governments and CHDOs will be as follows:

Consortium Member	Proposed Monitoring
Prosperity Unlimited Inc. and Cabarrus County	June
Town of Mooresville and CHDCMDI	July
City of Salisbury and Salisbury CDC	October
Town of Davidson and DHC	August
Rowan County	October
City of Kannapolis	November
City of Statesville	January

CDBG Subrecipient Monitoring

The City provides small grants annually to eight public service agencies to help cover operational costs. Public service agencies must be concerned with the efficiency and effectiveness of service delivery. All subrecipients are required to submit quarterly reports and audits to the City. Since most of the recipients have been funded by the city for a number of years, their efficiency and effectiveness are familiar; therefore, on-site monitoring visits and desk monitorings are rotated every other year. If, however, an agency does not appear to be performing effectively or efficiently, a site visit is promptly made and technical assistance provided.

CDBG Monitoring Visits

Agency	Proposed Monitoring
Cabarrus Meals on Wheels	July
Cabarrus Literacy Council	July
Coltrane LIFE Center	August
Cooperative Christian Ministry	August
Hispanic Learning Center	July
Prosperity Community Connection	June
Prosperity Unlimited	June
Serenity House	August

CERTIFICATIONS



Non-State Grantee Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal loan, the entering into of any cooperative agreement, and the extension,

continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

J. Scott Padgett

Name

Mayor

Title

26 Union St.

Address

Concord, NC 28025

City/State/Zip

704-920-5215

Telephone Number

The Entitlement Community certifies

that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2009, 2010, 2011, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

Date

J. Scott Padgett

Name

Mayor

Title

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The HOME participating jurisdiction

certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

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APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
 - a. All "direct charge" employees;
 - b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
 - c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

Signature/Authorized Official

Date

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